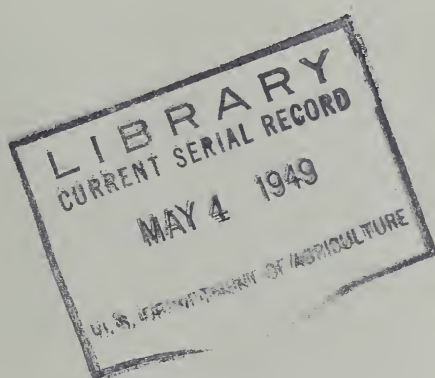


Historic, archived document

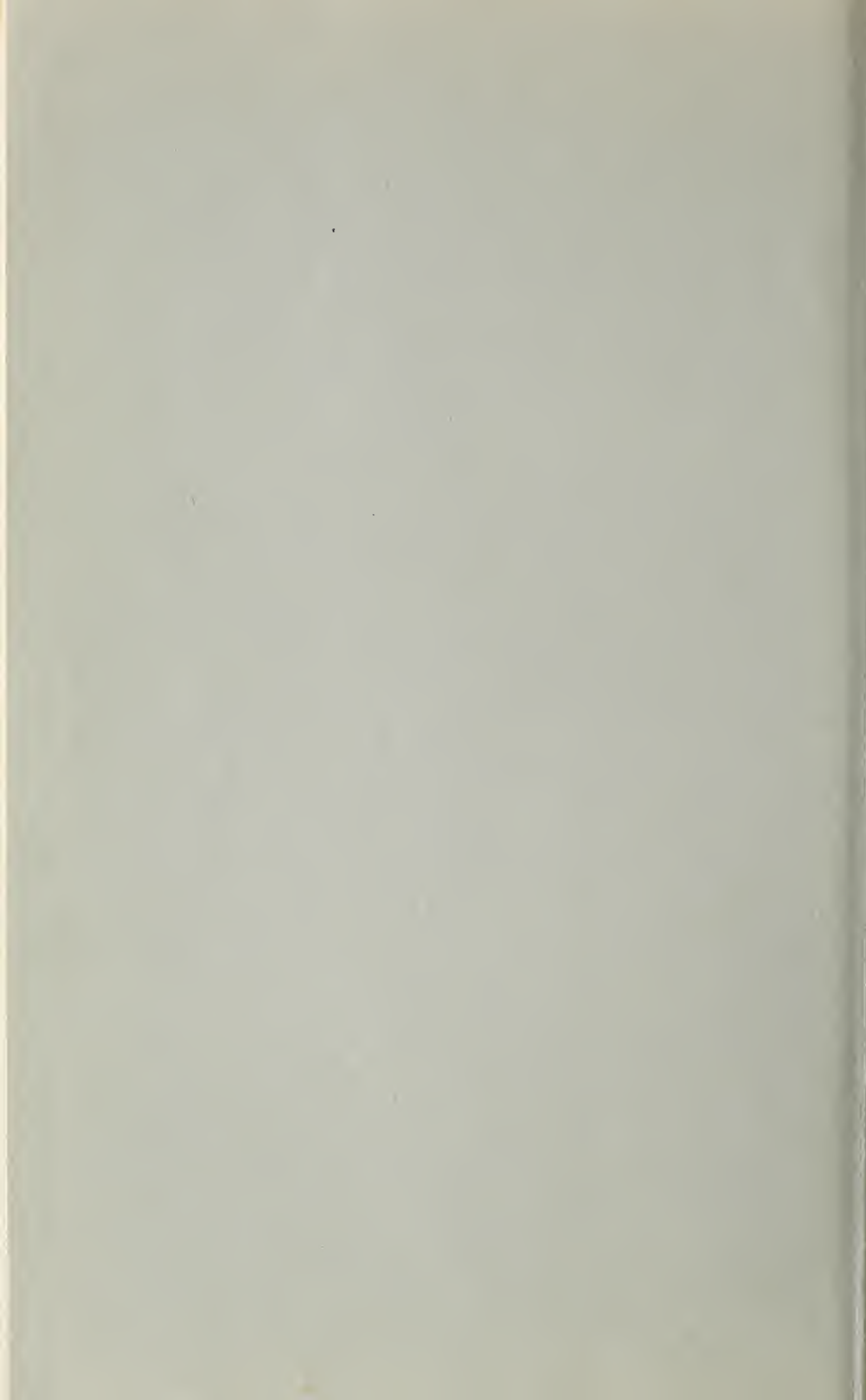
Do not assume content reflects current scientific knowledge, policies, or practices.

84M
op 3

Changes in Rural Family Income and Spending in Tennessee • 1943-1944



U. S. DEPARTMENT OF AGRICULTURE
MISCELLANEOUS PUBLICATION NO. 666



Changes in Rural Family Income and Spending in Tennessee • 1943-1944

By

Jean L. Pennock, *economist*

Bureau of Human Nutrition and Home Economics
and

Elisabeth L. Speer, *professor of home management*
College of Home Economics, University of Tennessee

Miscellaneous Publication No. 666

United States Department of Agriculture

March 1949

The study was made by the Bureau of Human Nutrition and Home Economics of the United States Department of Agriculture and the College of Home Economics, University of Tennessee, cooperatively

For sale by the Superintendent of Documents, Washington 25, D. C. - Price 25 cents

Contents

	Page
Purpose and scope of the study.....	1
Findings of the study.....	2
Changes in family living conditions, 1943-44.....	2
Changes in farm family income.....	2
Changes in farm family size.....	4
Changes in farm family residence.....	5
Changes among rural nonfarm families.....	6
What farm families did when changes occurred.....	7
Consumption versus savings.....	7
Expenditures for goods and services.....	10
Income and consumption of farm and nonfarm families in 1944.....	11
Farm families.....	11
Families not on farms.....	13
Methods and procedures.....	14
Size of the sample and sampling procedure.....	14
Families included in the sample.....	15
Collection of the schedules.....	16
Tabulation of the data.....	16
Period covered.....	16
Classification by income in 1944.....	17
Classification by economic change.....	17
Definitions.....	18
Economic family.....	18
Rural farm.....	19
Rural nonfarm.....	19
Income.....	19
Earnings.....	20
Farm income.....	20
Other money income.....	20
Noncash income.....	21
Inheritances, gifts.....	21
Expenditures for family living.....	22
Gifts, personal taxes, occupational expenses.....	22
Changes in assets and liabilities.....	23
Assets.....	23
Liabilities.....	24
Evaluation of the data.....	25
Variability of the means.....	25
Comparisons with data from other sources.....	27
Appendix A—Tables.....	29
Appendix B—Schedule.....	77

Text Tables

	Page
1. Distribution of farm families by change in income from 1943 to 1944: Percentage of rural farm families in Tennessee reporting specified changes in income, by net cash income, 1944.....	3
2. Distribution of farm families by tenure and by change in income from 1943 to 1944: Percentage of rural farm families in Tennessee reporting specified changes in income, by tenure.....	3
3. Distribution of farm families by change in family size and by change in income between 1943 and 1944: Percentage of rural farm families in Tennessee having specified changes in size, by change in income...	5
4. Distribution of farm families by change in residence: Percentage of rural farm families in Tennessee reporting specified changes in residence in 1943 or 1944, by change in income and in family size from 1943 to 1944.....	5
5. Distribution of farm families by change in total expenditures for family living: Percentage of rural farm families in Tennessee reporting specified changes in expenditures for family living from 1943 to 1944.	7
6. Income and expenditures for family living by income and change in income: Average 1944 income and expenditures for family living and family size of rural farm families in Tennessee, by net cash income in 1944 and change in income between 1943 and 1944.....	9
7. Income and distribution of consumption by change in income: Average income, consumption expenditures, and other outlays, value of home-produced food, and average family size, by change in income between 1943 and 1944, farm families having 1944 incomes under \$1,000, standardized by \$250 income intervals.....	9
8. Variability of income and expenditures of farm families: Standard error of mean annual income and expenditures for specified categories of family living as a percent of the mean, by net cash income, 1944...	26
9. Comparison of data from the 1945 Census of Agriculture and survey findings: Data from the 1945 Census of Agriculture for the State and for the counties included in the survey, and from the survey on distribution, by tenure, size and value of farms, value of products sold or used by farm households, and facilities in dwellings.....	27

Appendix Tables

10. Distribution of families by change in income, family size, and residence: Number of rural farm families in Tennessee and rural nonfarm families in Blount County, Tenn., reporting specified changes in income, family size, and residence between 1943 and 1944, by net cash income, 1944, and by tenure in 1944 for rural farm families.....	29
11. 1944 income, by change in income from 1943 to 1944: Percentage of rural farm families in Tennessee and rural nonfarm families in Blount County, Tenn., having specified types of income in 1944, and average amounts reported, by income change groups.....	30
12. Summary of receipts and outlays: Percentage of rural farm families in Tennessee and rural nonfarm families in Blount County, Tenn., having specified receipts and outlays, percentage having net surplus and net deficit, average amounts received and disbursed and average balancing difference, average family size, by net cash income, 1944.	31

13. Sources of income: Percentage of rural farm families in Tennessee and rural nonfarm families in Blount County, Tenn., receiving income from specified sources and average amounts received, by net cash income, 1944.....	32
14. Expenditures for family living: Percentage of rural farm families in Tennessee and rural nonfarm families in Blount County, Tenn., having expenditures for major categories of family living, and average amounts spent, by net cash income, 1944.....	34
15. Distribution of families by expenditures for family living: Percentage of rural farm families in Tennessee and rural nonfarm families in Blount County, Tenn., reporting expenditures of specified amounts for family living, by net cash income, 1944.....	36
16. Money value of food: Percentage of rural farm families in Tennessee and rural nonfarm families in Blount County, Tenn., having expenditures for food, percentage receiving food without direct expenditure, and average amounts reported, by net cash income, 1944.....	37
17. Value of home-produced food: Percentage of rural farm families in Tennessee and of rural nonfarm families in Blount County, Tenn., producing specified kinds of food for household use, and average value of food produced, by net cash income, 1944.....	40
18. Money value of food per food-expenditure unit: Average size of household of rural farm families in Tennessee and of rural nonfarm families in Blount County, Tenn., in equivalent persons and in food-expenditure units; average money value of food and beverages per year per person and per food-expenditure unit; and distribution of families by money value per year per food-expenditure unit, by net cash income, 1944.....	42
19. Value of housing: Percentage of rural farm families in Tennessee and rural nonfarm families in Blount County, Tenn., having expenditures for family dwelling and other housing; percentage receiving family dwelling without direct expenditure; percentage making additions or improvements to family dwelling; and average amounts reported; by net cash income, 1944.....	44
20. Household operation: Percentage of rural farm families in Tennessee and of rural nonfarm families in Blount County, Tenn., having expenditures for fuel, light, refrigeration, and for specified items of other household operation; percentage receiving fuel without direct expenditure; and average amounts reported; by net cash income, 1944.....	46
21. Furnishings and equipment: Percentage of rural farm families in Tennessee and rural nonfarm families in Blount County, Tenn., having expenditures for furniture, floor coverings, specified items of household equipment and household textiles, and insurance or repairs for furniture, and average amounts spent, by net cash income, 1944.....	48
22. Value of clothing per family: Average expenditures per family of rural farm families in Tennessee and rural nonfarm families in Blount County, Tenn., for specified clothing groups, and average value of clothing received without direct expenditure, by net cash income, 1944.....	50
23. Women's clothing: Percentage of women and girls, 16 years of age and over, in rural farm families in Tennessee and in rural nonfarm families in Blount County, Tenn., having expenditures for specified items of clothing, and average expenditures per person, by net cash income, 1944.....	51

TABLE TITLES

V
Page

24. Girls' clothing: Percentage of girls, 2 to 15 years of age, in rural farm families in Tennessee and in rural nonfarm families in Blount County, Tenn., having expenditures for specified items of clothing, and average expenditures per person, by net cash income, 1944.....	53
25. Men's clothing: Percentage of men and boys, 16 years of age and over, in rural farm families in Tennessee and in rural nonfarm families in Blount County, Tenn., having expenditures for specified items of clothing, and average expenditures per person, by net cash income, 1944.....	56
26. Boys' clothing: Percentage of boys, 2 to 15 years of age, in rural farm families in Tennessee and in rural nonfarm families in Blount County, Tenn., having expenditures for specified items of clothing, and average expenditures per person, by net cash income, 1944.....	58
27. Clothing of children under 2 years: Percentage of children under 2 years in rural farm families in Tennessee and in rural nonfarm families in Blount County, Tenn., having expenditures for specified items of clothing, and average expenditures per person, by net cash income, 1944.....	60
28. Medical care: Percentage of rural farm families in Tennessee and rural nonfarm families in Blount County, Tenn., having expenditures for specified items of medical care, and average expenditures reported, by net cash income, 1944.....	62
29. Automobile purchase and operation, and other transportation: Percentage of rural farm families in Tennessee and rural nonfarm families in Blount County, Tenn., having expenditures for automobile purchase and for specified items of operation, for family and business use; percentage having expenditures for other travel; and average expenditures reported; by net cash income, 1944.....	63
30. Personal care, recreation, education, and miscellaneous family expenditures: Percentage of rural farm families in Tennessee and rural nonfarm families in Blount County, Tenn., having expenditures for specified items in the personal care, recreation, education, and miscellaneous groups; and average expenditures reported; by net cash income, 1944.....	66
31. Net change in assets: Percentage of rural farm families in Tennessee and of rural nonfarm families in Blount County, Tenn., having a net increase or a net decrease in 1944 in money savings, in investments in farm and in other business or real estate, in United States Government war bonds and stamps, in loans made by the family to others and other investments, in improvements on owned dwellings and other real estate, in life insurance premiums, in life insurance policies settled or surrendered, and in other personal property sold; and average amounts reported; by net cash income, 1944.....	68
32. Net change in liabilities: Percentage of rural farm families in Tennessee and of rural nonfarm families in Blount County, Tenn., having a net increase or a net decrease in 1944 in mortgages on owned dwellings, farms, or other real estate, in notes due, in balances due on installment purchases made during the period and in payments on installment purchases made prior to the period, in taxes due; and average amounts reported; by net cash income, 1944.....	70
33. Distribution of families by net change in assets and liabilities: Percentage of rural farm families in Tennessee and of rural nonfarm families in Blount County, Tenn., reporting specified net changes in assets and liabilities, by net cash income, 1944.....	71

34. Gifts, community welfare, and religion, personal taxes, and occupational expenses: Percentage of rural farm families in Tennessee and of rural nonfarm families in Blount County, Tenn., having outlays for gifts, community welfare, and religion, for personal taxes, and in connection with employment; and average amounts reported; by net cash income, 1944.....	72
35. Income, food, and housing of farm families by tenure: Percentage of rural farm families in Tennessee having income from specified sources, percentage having expenditures for food and food without direct expenditure, and percentage having expenditures for specified items of housing and for improvements on dwellings; average income received and average expenditures for or value of food and housing; by tenure and net cash income, 1944.....	74
36. Value of housing of nonfarm families, by tenure: Percentage of rural nonfarm families in Blount County, Tenn., having expenditures for specified items of housing, percentage receiving the family dwelling without direct expenditure, and percentage making improvements in the family dwelling; average amounts reported and average family size; by tenure and net cash income, 1944.....	76

Figure

1. Expenditures of rural farm families in Tennessee for family living in 1944, by change in income between 1943 and 1944.....	8
---	---

PURPOSE AND SCOPE OF THE STUDY

Most studies of family income, expenditure, and savings have shown the way in which the income of one year has been used. The assumption is sometimes made that as families shift on the income scale they will assume the expenditure pattern typical of their new income level. However, a comparison of the spending patterns of families of similar incomes in different years reveals changes in expenditure patterns beyond those that can be explained by price change. Many factors enter into these changes. One factor that undoubtedly has an influence is that families studied at different times are reacting to various economic changes of different kinds. If, for instance, a study is made during a depression and the majority of families studied have had higher incomes in the recent past than those reported in the study, their spending patterns may be expected to differ from those reported by families in a period of rising income even though the comparison is made at the same income point. The so-called "static" studies do not take into account economic changes affecting families. This publication reports a study undertaken to determine for a selected group of families the kinds of adjustments in consumption and savings made in response to recent changes in income and other factors.

The survey covered 380 farm families in Tennessee, and in Blount County, 129 rural nonfarm families. These families were selected by random sampling as representative of white rural farm and non-farm families living in the State and county, respectively. Blount County was chosen for the study of nonfarm families because of its large rural nonfarm population and because the growth of war industry had brought many changes in family income and living conditions. Its rural nonfarm population is not typical of the State as a whole.

Schedules were taken only from families of two or more persons. For farm families, the average size was 4.2 persons; for nonfarm families, 4.0 persons.

In the farm family sample all regions of the State and all types of farming were represented. Three-tenths of the families lived in counties in which cotton was the predominant crop, one-tenth where tobacco predominated, and six-tenths in general farming areas.

Sixty-two percent of the farm families had owned and lived on their farms all of 1944; 18 percent were cash or share tenants; and

13 percent were sharecroppers. A few were families of farm laborers or managers, or did not live for the full year on the farm.

Methods and procedures followed in making the study are described on pages 14 to 18. The schedule is shown in Appendix B.

FINDINGS OF THE STUDY

Changes in Family Living Conditions, 1943-44

The period covered by this study brought many changes to Tennessee families. Crops were good for the most part and prices of farm products were rising. The war brought unusual opportunities for off-farm employment; Oak Ridge and Alcoa had large pay rolls and there were other war plants throughout the State. Rationing, price controls, and war-caused scarcities affected established consumption patterns, changing buying habits and influencing the families' production of their own food. The war also caused changes in family composition. Young men left the families in great numbers for the armed services and some young women went, too. In addition, there were opportunities for employment at good wages to draw them away. On the other hand, the war brought some children back to their homes, chiefly daughters or daughters-in-law returning to the parental roofs while their husbands were in service. And there was a general increase in the birth rate.

Families moved about more than usual. Some of those found on farms had recently returned to farming, after trying their hand at work in war production centers. Census data show there was a movement from farms covering this period, which of course does not appear in this particular study. This movement left vacant farms and encouraged movement from farm to farm. The added income of the period also enabled an unusually high number of tenants to buy farms.

Changes in farm family income

More than half the families interviewed were of the opinion that their incomes were higher in 1944 than in 1943 and only one-fifth reported lower incomes. Increases in income were relatively more frequent among families that were at the upper end of the income scale in 1944, and decreases were relatively more frequent among families at the lower end in 1944 (table 1).

A slightly larger proportion of sharecroppers than owners or tenants reported 1944 incomes larger than their 1943 incomes. Owners whose 1944 incomes were \$1,000 or more, however, reported increases in income as frequently or more frequently than sharecroppers. During

the survey period, more than six sharecroppers moved to every landowner who moved (table 2). The mobility of sharecroppers probably contributed to the relative improvement of their status. The high labor market outside farming drew off a part of the group that had been least successful at farming. Those who remained were able to improve their position still further because of the tight farm labor market.

TABLE 1.—DISTRIBUTION OF FARM FAMILIES BY CHANGE IN INCOME FROM 1943 TO 1944: *Percentage of rural farm families in Tennessee reporting specified changes in income, by net cash income, 1944*

Net cash income class (dollars) (1)	All families (2)	Families having—		
		Increased incomes (3)	Constant incomes (4)	Decreased incomes (5)
	<i>Number</i>	<i>Percent</i>	<i>Percent</i>	<i>Percent</i>
All families ¹	380	57.7	20.5	21.8
0-999.....	215	44.7	26.5	28.8
1,000-1,999.....	105	75.2	12.4	12.4
2,000-4,999.....	53	75.5	15.1	9.4

¹ Includes 3 families with negative incomes and 4 families with incomes of \$5,000 and over not shown separately.

Those farm families whose incomes had increased received relatively more of their total income from wages and salaries and less from farming than did families whose income had decreased. In the group with increased income 59 percent of the families had at least one member employed off the home farm and an average of 41 percent of the income came from this source. Among the group with decreased incomes only 32 percent of the families had members so employed, and only 21 percent of their total income came from this source. A business enterprise other than farming was a minor source of income to farm families in general but it was more important to those whose incomes had decreased, than to those whose incomes had increased.

TABLE 2.—DISTRIBUTION OF FARM FAMILIES BY TENURE AND BY CHANGE IN INCOME FROM 1943 TO 1944: *Percentage of rural farm families in Tennessee reporting specified changes in income, by tenure* ¹

Tenure (1)	All families (2)	Families having—		
		Increased incomes (3)	Constant incomes (4)	Decreased incomes (5)
	<i>Number</i>	<i>Percent</i>	<i>Percent</i>	<i>Percent</i>
Owners.....	237	56.9	20.3	22.8
Tenants.....	67	56.7	23.9	19.4
Sharecroppers.....	51	60.8	21.6	17.6

¹ Excludes families living on but not operating farms, families that changed tenure during the year, and families that held farm and dwelling in separate tenure.

Even though wage and salary income was very important for families with increased incomes, when families were asked the source of their increased income, they mentioned farming more frequently than anything else. Almost half the families whose incomes had risen reported as a cause larger crops in 1944 than in 1943. Next most frequent explanation of higher incomes was higher prices received for farm products, reported by one-fourth of the families.

The explanations given for increased incomes are shown below:

Higher income attributed to:	<i>Percentage of families reporting</i>
Greater farm production.....	46.6
Higher prices for farm products.....	24.7
Higher wages or salaries.....	16.0
Longer periods of employment.....	6.8
More members of family employed.....	7.8
Allotments and/or contributions from persons in the armed services..	4.6
Change from other employment to farming.....	1.8
Other reasons.....	2.2
Reasons not specified.....	8.7

In answering the question regarding the cause of increased income approximately one-fifth of the families mentioned two factors.

Three-fifths of those whose incomes had decreased ascribed the change to lower production on their farms. Reasons mentioned were drought, floods and wet weather, labor shortages, including the absence of family members in the armed services, and ill health of the operator. A few families reported higher farm expenses that reduced their net incomes below 1943 levels.

The reasons given for lower incomes were:

Lower income attributed to:	<i>Percentage of families reporting</i>
Lower farm production.....	61.4
Higher farm expenses.....	6.0
Shorter periods of employment.....	9.6
Employed family members entered armed services.....	2.4
Other family members no longer employed.....	2.4
Change from other employment to farming.....	10.8
Other reasons.....	3.6
Reasons not specified.....	7.2

Changes in farm family size

Changes in family size were less frequent than changes in income. Seventy percent of all farm families reported the same number of persons in the family in 1944 as in 1943. Increases in size were somewhat more frequent than decreases, being reported by 19 percent and 11 percent, respectively. Smaller families in 1944 than in 1943 were reported by relatively more owners than tenants or sharecroppers.

There was no relationship between change in family size and the amount of income received in 1944; the proportion of families reporting

changes in family size was approximately the same at each income level. The direction of changes in income, in contrast to the amount of income, showed a relationship to change in family size. Increases in income were reported more frequently by families that had grown in size than by families that had become smaller. Conversely, decreases in income were reported more frequently by families that had become smaller (table 3).

TABLE 3.—DISTRIBUTION OF FARM FAMILIES BY CHANGE IN FAMILY SIZE AND BY CHANGE IN INCOME BETWEEN 1943 AND 1944: *Percentage of rural farm families in Tennessee having specified changes in size, by change in income*

1944 income compared with 1943 (1)	Families of—		
	Increased size (2)	Constant size (3)	Decreased size (4)
	<i>Percent</i>	<i>Percent</i>	<i>Percent</i>
Increased income.....	32.6	57.3	10.1
Constant income.....	17.2	79.4	3.4
Decreased income.....	10.0	40.0	50.0

Changes in farm family residence

Farm families reported changes in residence about as frequently as changes in size of family; 69 percent occupied the same house from the beginning of 1943 throughout 1944; 29 percent moved from one farm to another or from one house to another on the same farm, and 2 percent moved to farms during the period of the study (table 4).

TABLE 4.—DISTRIBUTION OF FARM FAMILIES BY CHANGE IN RESIDENCE: *Percentage of rural farm families in Tennessee reporting specified changes in residence in 1943 or 1944, by change in income and in family size from 1943 to 1944*

Change in income and family size, 1943-44 (1)	Families reporting—		
	Move to farm from nonfarm community (2)	Move from farm to farm (3)	No move (4)
	<i>Percent</i>	<i>Percent</i>	<i>Percent</i>
Increased income.....	0.9	30.1	69.8
Constant income.....	2.6	33.3	64.1
Decreased income.....	4.8	20.5	74.7
Increased size.....	1.4	43.7	54.9
Constant size.....	2.3	25.3	72.4
Decreased size.....	2.3	25.0	72.6

Families that moved from one farm to another generally reported increased incomes more frequently than those that did not move. The proportion of families that moved was highest among low-income families and declined as income rose. Of the families with incomes below \$1,000, 32 percent moved in the 2-year period, but only 23

percent of families with incomes between \$2,000 and \$5,000 did so. Because farm ownership was relatively more frequent among higher income families, they were less free to move.

Moving tended to be related to increases in size of family. More growing families moved than did families that were becoming smaller.

Many families gave the following reasons for moving: To suit the size of the farm to a change in the size of the family, to obtain better land, to change their tenure, or to obtain better leases. Almost as many gave personal reasons: To obtain better housing or a location felt to be more desirable. Another group moved only because they were forced out by circumstances over which they had no control.

The explanations for moving were given in the following proportions:

Explanation for moving:	<i>Percentage of families re- porting</i>
Considerations involving farming-----	39.3
Personal considerations involving—	
House-----	19.5
Location-----	14.6
Forced to move-----	16.2
Other reasons-----	7.6
Reasons not specified-----	6.0

Changes among rural nonfarm families

Changes among nonfarm families in Blount County followed the same general pattern as among farm families of the State. Whether this would have been so if the nonfarm sample had been representative of rural nonfarm families throughout the State we do not know. Increases in income were more frequent than among farm families and there were fewer families reporting decreases. No family with a 1944 income of \$3,000 or more reported a curtailed income. More nonfarm families reported increases in size than did farm families. More nonfarm families moved during the survey period. A few came into the nonfarm group from farms, a few moved into the county to work in the war industries there, but most moved only short distances to improve their housing conditions or to be nearer their employment.

When asked for explanations of changes in income, almost half of the families that had increases mentioned higher wage rates and almost a fifth mentioned longer periods of employment. In another fifth of the families more persons worked. Only two families in the group attributed their improved income situation to a change from farming to other work. Allotments and contributions from persons in the armed services were mentioned as a reason for increased income about as often by nonfarm as by farm families.

Five of the 10 families with lowered incomes gave lower wage rates as the reason. Two mentioned employment for a shorter time, and three departure of employed members for the armed services.

Reasons given by nonfarm families for moving were as follows:

Explanation for moving:	Percentage of families re- porting
Employment.....	25.0
Personal considerations involving—	
House.....	27.1
Location.....	12.5
Forced to move.....	20.8
Other reasons.....	10.7
Reason not specified.....	4.2

What Farm Families Did When Changes Occurred

Consumption versus savings

Families were asked whether they had made changes in their total consumption expenditures between 1943 and 1944. Although the cost of living was rising, more than half the families whose incomes had decreased reported they had kept their living expenses at the same level or cut them back, while almost three-fourths of those whose incomes had increased reported increases in consumption expenditures as well (table 5).

TABLE 5.—DISTRIBUTION OF FARM FAMILIES BY CHANGE IN TOTAL EXPENDITURES FOR FAMILY LIVING: *Percentage of rural farm families in Tennessee reporting specified changes in expenditures for family living from 1943 to 1944*

1944 income compared with 1943 (1)	Families reporting—		
	Increased expenditures (2)	No change (3)	Decreased expenditures (4)
	<i>Percent</i>	<i>Percent</i>	<i>Percent</i>
Increased income.....	71.2	24.7	4.1
Constant income.....	33.3	56.4	10.3
Decreased income.....	48.2	36.1	15.7

In spite of the apparent effort on the part of the decreased-income group to adjust to the change in their incomes, in 1944 they spent more for consumption items and saved less than families of similar but constant incomes. Families that had moved up the income scale also spent more and saved less than families of similar but constant incomes. Their expenditure level in 1944 was between the decreased-income and constant-income groups (fig. 1 and table 6).

Whether or not families have recently experienced marked income changes has often been suggested as an important reason for differences in spending patterns. The influence of income changes is hard to determine for a variety of reasons. During the period covered by this study other changes upsetting to family living patterns also took place; examples are war-caused scarcities in consumer goods, the

rising cost of living, and patriotic appeals to save. Moreover, reports on a previous year's income are not as accurate as those obtained currently, although they are probably sufficient for the broad classifications of those who had experienced increased, decreased, or unchanged incomes. Also, the controls set up by this study are insufficient in some respects. The time allowed for adjustment was one year, which is admittedly insufficient for complete adjustment. On the other hand, it was impossible to determine and hold constant the factors operating prior to the study. It must be recognized, therefore, that many of the families that reported incomes in 1944 higher than in 1943 also had incomes in 1943 higher than previous years in keeping with the general trend in those years, and the adjustments shown may stem from further back than 1943. Although the average size of families when classified by income change and standardized by income (see table 7) was reasonably close, it would have been desirable to have used family size as well as income and change in income as a control in selecting the group for intensive study, but the size of the sample made this impossible.

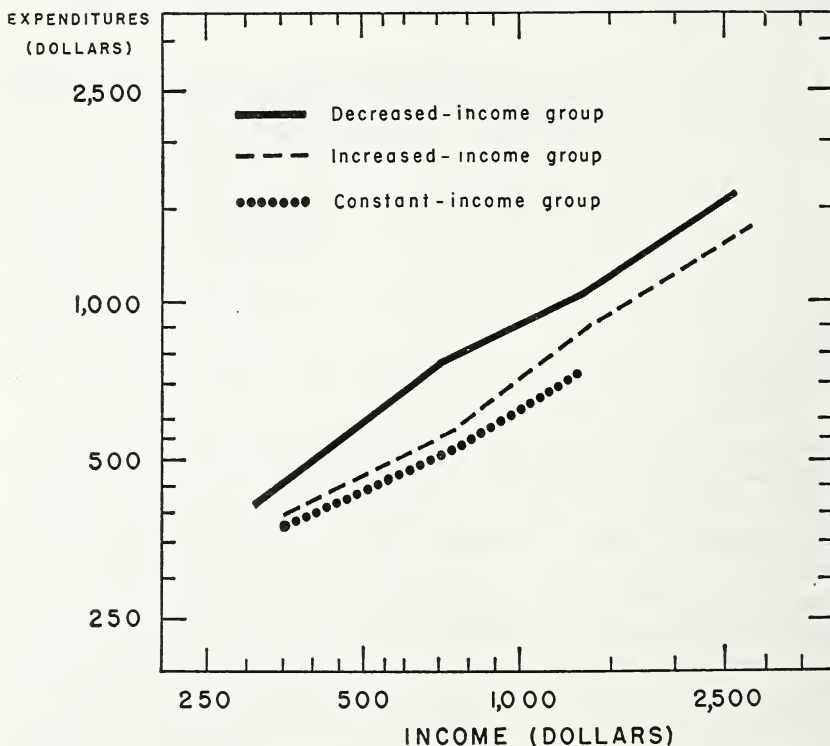


FIGURE 1.—Expenditures of rural farm families in Tennessee for family living in 1944, by change in income between 1943 and 1944. (Income class \$3,000-\$4,999 in the constant-income group is not shown because the small number of cases makes the point unreliable.)

TABLE 6.—INCOME AND EXPENDITURES FOR FAMILY LIVING BY INCOME AND CHANGE IN INCOME: *Average 1944 income and expenditures for family living and family size of rural farm families in Tennessee, by net cash income in 1944 and change in income between 1943 and 1944*

Income change group and net cash income class (dollars)	Families	Family size ¹	Income	Expendi- tures for family living
(1)	(2)	(3)	(4)	(5)
Increased income:	<i>Number</i>	<i>Number</i>	<i>Dollars</i>	<i>Dollars</i>
0-499.....	32	3.2	350	397
500-999.....	64	4.7	746	581
1,000-1,999.....	79	4.5	1,422	916
2,000-4,999.....	40	5.0	2,801	1,366
Constant income:				
0-499.....	28	3.3	352	374
500-999.....	29	4.0	739	514
1,000-1,999.....	13	4.2	1,311	726
2,000-4,999.....	8	4.6	3,079	1,891
Decreased income:				
0-499.....	31	3.7	307	413
500-999.....	31	4.2	699	761
1,000-1,999.....	13	4.2	1,351	1,032
2,000-4,999.....	5	3.8	2,613	1,591

¹ In year-equivalent persons.

TABLE 7.—INCOME AND DISTRIBUTION OF CONSUMPTION BY CHANGE IN INCOME: *Average income, consumption expenditures, and other outlays, value of home-produced food, and average family size, by change in income between 1943 and 1944, farm families having 1944 incomes under \$1,000, standardized by \$250 income intervals*

Item	Families having—		
	Increased income ¹	Constant income ²	Decreased income ³
(1)	(2)	(3)	(4)
Income, net cash.....	\$570	\$560	\$562
Inheritances and gifts.....	5	3	8
Home-produced food.....	352	369	393
Total expenditure for family living.....	502	440	607
Food.....	157	150	182
Housing.....	7	10	21
Household operation.....	52	51	73
Furnishings and equipment.....	33	28	27
Clothing.....	114	98	132
Personal care.....	11	11	17
Medical care.....	54	33	62
Transportation.....	38	20	44
Recreation.....	26	22	34
Education.....	5	5	9
Miscellaneous.....	5	12	6
Gifts and welfare.....	19	17	45
Selected taxes.....	6	2	4
Occupational expenses.....	1	0	0
Net change in assets and liabilities.....	42	105	-65
Balancing difference ⁴	5	-1	-21

¹ 96 families with average family size of 4.1 year-equivalent persons.

² 57 families with average family size of 3.8 year-equivalent persons.

³ 62 families with average family size of 3.9 year-equivalent persons.

⁴ Difference between receipts (income, inheritances, and gifts, and decrease in net worth) and outlays (expenditures and increase in net worth). The difference is considered positive when receipts exceed outlay, and negative when the reverse is found.

For the foregoing reasons, conclusions must be tentative. Nevertheless, the data do suggest the important part played by previous income in influencing current spending, and supply information of a kind seldom obtained in reports on current spending.

High spending for consumption goods, made possible by reducing savings or going into debt, by those with decreased income suggests that families do not adjust immediately to a cut in income. These families with decreased income spent more than other families in the same 1944 income class.

The lowest spenders, with correspondingly high savings, were those whose incomes were about the same in both years. The group with increased incomes spent somewhat more on family living than did those whose incomes were constant. Apparently families adjust more quickly to an increase than to a decrease in income. Some, but not all, of the larger expenditures of the increased-income group are related to the fact that these families were somewhat larger.

Expenditures for goods and services

Farm families with incomes under \$1,000 were selected for a more detailed study of the effect of change in income on consumption. The data were standardized by \$250 income intervals to minimize income differences among the three groups. This adjustment made the groups more similar in average size of family as well.

For these families, the conclusions are the same as for all farm families taken together. Those families that had less income in 1944 than in 1943 spent more for family living than either of the other two groups. Moreover, this group was the only one of the three that incurred debts or drew on past savings to such an extent as to show an average deficit for the year. Families whose incomes had increased spent less than families whose incomes had decreased, but more than families of constant incomes. Although the range in average income was only \$10, the range in consumption expenditures was \$167, from \$440 spent by the constant-income group to \$607 spent by the group with decreased incomes (table 7).

Fewer families in each group reported a change in their housing expenses than reported a change in their over-all spending for consumption. Moreover, the proportion in each group spending more, less, or the same for housing in 1944 as in 1943 was approximately the same. An immediate adjustment in this item to a change in income, especially if of only 1 year's duration, is not to be expected. These families continued close to their previous pattern of spending for housing and household operation. Hence, the families with lowered incomes spent a larger share of their consumption dollar for housing and household operation than did those whose incomes had increased.

Because of inability to adjust housing expenditures readily, it is of interest to compare the expenditures of families with decreased and increased incomes when housing and household operation expenditures are eliminated. The distribution of the consumption dollar was then

Item:	Percentage spent by families having—	
	Increased income	Decreased income
Expenditures for consumption excluding housing and household operation.....	100. 0	100. 0
Food.....	35. 5	35. 5
Furnishings and equipment.....	7. 4	5. 3
Clothing.....	25. 7	25. 7
Personal care.....	2. 5	3. 3
Medical care.....	12. 2	12. 1
Transportation.....	8. 6	8. 6
Recreation.....	5. 9	6. 6
Education.....	1. 1	1. 7
Miscellaneous.....	1. 1	1. 2

For the two groups of families the proportions that were used for each consumption item are strikingly similar. Furnishings and equipment is the only category that shows as much as 2 points difference out of 100. Although the spread between the two groups is relatively large in this category, it is not statistically significant. Further study on this point with a larger sample is needed to throw light on this question.

In conclusion, among this group of families whose 1944 incomes were comparable, those whose incomes changed from the previous year made little adjustment in their expenditures for housing. They did adjust other consumption expenditures. In general, any contraction or expansion was made evenly among the remaining items.

Income and Consumption of Farm and Nonfarm Families in 1944

Farm families

The average net cash income of white farm families of two or more persons in Tennessee in 1944 was \$1,203. About three-fourths of the families had incomes under \$1,500.

Farming provided almost half the total cash income received. Wages and salaries from off-farm employment furnished 38 percent of the total income. Half the farm families had one or more persons employed off the farm. Nonfarm income tended to be increasingly important with higher total income. The families with incomes below \$500 received 23 percent of their incomes from wages or salaries for work off the farm. Of the incomes of \$2,000 or more, 53 percent was from such sources.

The average income of families owning their farms was 23 percent greater than that of tenants, and 71 percent greater than that of sharecroppers. The farm accounted for a larger part of the sharecropper's income than of the owner's, and wages and salaries a smaller part.

The "break-even point" for these farm families was \$638. That is, families with less than that income, as a group, did not meet their living expenses without going into debt or drawing on past savings. The group with incomes above \$638 finished the year with an average net savings.

Tennessee farm families spent an average of \$774 for family living in 1944. Food was the largest category of expenditure, taking 29 percent of the total. Families at the upper end of the income scale put a slightly smaller proportion of their total expenditures into food, despite the larger average family size.

The average expenditure for food by these farm families was \$222, of which \$180 was for food prepared at home and \$42 for food bought and eaten away from home. Purchased food provided little more than a third of the total value of the farm family's food supply. Families raised food for their own use worth \$407, valued at farm sale prices. The proportion of the total food supply produced at home was larger below the \$1,500 income level than above it, but the average value of home production exceeded purchases at all income levels.

All of these Tennessee farm families raised some food for their own use. Nearly all had their own meat, eggs, dairy products, and fruits and vegetables. Meat furnished 44 percent of the total value of home-produced food, dairy products 29 percent, fruits and vegetables 13 percent, and eggs 10 percent.

Owner families had more food per food-expenditure unit (measure of food consumption of persons of various ages and degrees of activity expressed in terms of the consumption of a moderately active man) than did tenant or sharecropper families. The higher incomes of owner families resulted in more purchased food. These families also raised more food for their own use per food-expenditure unit than did tenants or sharecroppers whose incomes were the same.

Clothing was second in importance in the amount spent, accounting for 23 percent of the expenditures for family consumption. This proportion was not appreciably affected by income level. Families spent an average of \$176 for clothing and received as gift or pay clothing worth, on the average, \$20. Clothing expenditures of women were higher than those of men, \$52 per woman as compared to \$45 per man; but expenditures for girls' and boys' clothing were about the same, \$28 and \$29 per person. The average expenditure for a child under 2 years of age was \$12.

Farm families spent an average of \$22 for housing, \$16 of which was for the family dwelling. This sum covers only outlays for repairs and some insurance. Only one-third of the farm families made any such direct expenditure on housing. A large share of housing costs for these families is included in the farm expenses, for example,

rent, taxes, interest payments on mortgages, and insurance payments on dwelling and farm buildings. To cover these items when direct expenditures were not made or could not be estimated by the family, an occupancy value was estimated for the farm dwelling. This was based on the family's judgment of what the dwelling was worth. This occupancy value amounted to \$113 per family over and above expenditures made for housing by the family.

The total value of the family dwelling was greatest for owners and least for sharecroppers. Owners made larger expenditures than did tenants and sharecroppers, and also reported higher values for the dwelling occupied. Again this was due in part to the higher average income of owners, but it also held true among owners, tenants, and sharecroppers of similar incomes.

In addition to these annual expenditures on housing, families invested an average of \$20 on additions or improvements to the family dwelling. Such improvements were made by 7 percent of the families at an average cost of \$180 per dwelling improved. These improvements were more frequent among owners; 10 percent of owners reported improvements and 3 percent of tenants. The cost per dwelling improved was also higher for owners than for tenants. Sharecroppers, as might be expected, made no improvements. In addition to these improvements made by the families at their own expense, some improvements in the dwellings of tenants and sharecroppers undoubtedly were made by the landlords, but information about these was not asked for.

Approximately half the farm families reported having a car or truck that was used for the family as well as in the farm business. Some other families had cars and trucks but reported their use only for business purposes. The family share of the automobile expenses averaged \$46. This may be an understatement as both gasoline rationing and income tax reporting would incline families to overstate the proportion attributed to business.

Almost all of these farm families had expenditures for medical care. The average expenditure was \$78, 10 percent of the total expenditures for family living.

Families not on farms

White nonfarm families of two or more persons in Blount County had an average income of \$2,535. Their median income was \$2,380. Over half these families reported incomes between \$2,000 and \$3,000. Their income level was undoubtedly above the average for similar families for the State as a whole because there was so much war industry in and around Blount County.

The average expenditures for family living in the nonfarm group were \$1,778. As might be expected because of their higher incomes,

their average expenditures for each major category of family living were greater than those of farm families.

Food, housing, and household operation, however, made up a larger percentage of the total expenditures for nonfarm than for farm families. The proportion used for clothing and medical care by the nonfarm group was, accordingly, less than that used by the farm group although the amounts were greater.

If the nonfarm group had been representative of the State, its average expenditures as well as average income would have been lower. However, the general relationships between the expenditures of the two groups would have been the same. Spending patterns of nonfarm families differ from those of farm families for a number of reasons. Farm families produce more food for their own use than do nonfarm families. As a consequence the latter spend more for food. As explained above, part of the housing costs of farm families are carried in studies of this kind as farm expenses, but the housing expenditures of nonfarm families cover their total housing costs. Moreover, the tendency of farm families to invest substantial proportions of their income in the farm business makes their expenditures for family living less than the expenditures of nonfarm families at the same income level.

METHODS AND PROCEDURES

Size of the Sample and Sampling Procedure

The sampling plan called for a total of 450 farm families and 150 nonfarm families. The samples were designed to give, for the State, a representative cross section of white farm families of two or more persons living on farms in the open country, and, for one county, a representative cross section of white nonfarm families of two or more persons. The two samples were based on the Master Sample of Agriculture and were drawn in cooperation with the Iowa State College at Ames, Iowa.¹

For the farm group, the counties of the State were arranged in 12 strata according to type of farming, average value of farm land, and the proportion of part-time operators. From each of these strata one county or pair of adjacent counties was drawn at random:

Washington and Unicoi	De Kalb	Hardin
Grainger and Hamblen	Franklin and Moore	Benton and Humphreys
Blount	Robertson	Dyer
Pickett and Fentress	Rutherford	Madison

¹ KING, A. J., and JESSEN, R. J. THE MASTER SAMPLE OF AGRICULTURE. I. DEVELOPMENT AND USE. II. DESIGN. Amer. Statis. Assoc. Jour. 40: 38-56. 1945.

From the chosen counties or pairs of counties 225 sampling areas were drawn by systematic sampling, 18 or 19 from each county or pair. The areas were defined by the Master Sample of Agriculture. Maps and other material prepared for this sample were used in selecting the areas.

Each sampling area was assigned a quota of two dwelling units to be scheduled. These dwelling units were obtained from a list made by the agent of all eligible dwellings in the area. They were selected by the use of random numbers with the upper limits based on the estimated total number of dwellings.

Blount County, in which the study of nonfarm families was made, was also drawn in the farm sample. Separate sampling areas were selected for the farm and nonfarm samples. For the nonfarm sample 20 sample areas were drawn systematically in the same manner as for the farm sample.

In the event that a family was unwilling or unable to give a schedule, the next eligible family on the agent's listing of the sample area was substituted.

Families Included in the Sample

Usable schedules were obtained from 380 families living on farms, not from 450 as planned. The number fell below the expected number because 14 families scheduled had not lived on farms in 1944 or had not been separate families at that time, and because in 42 areas only one schedule was obtained or none at all. In some areas there were fewer dwellings than were expected because land had been flooded by Tennessee Valley Authority dams since the maps were prepared; in some the number of eligible families was less than was expected.

In seven cases families either refused to give a schedule or gave one so incomplete as to be unusable. Four substitutes were obtained for these refusals; in three cases the sampling area did not provide a substitute.

There are indications that the seven families furnishing incomplete or no schedules were above the average income level for the farm group. Nevertheless the effect of refusals on the sample is not important because of the small proportion of substitutions in the total, 1.1 percent, and because the substitutions were also of a high average income. Inclusion of the four substitutes raises the average income \$53.

The nonfarm sample produced 129 usable schedules. In addition, one part-year family was drawn. Seven families either gave schedules too incomplete to use or refused to give any.

Collection of the Schedules

The number of interviewers used in a county or pair of counties varied. It was the original intention that one person make the complete collection in each farm county. Because of difficulties inherent in field operations during the war, not all counties were covered when the study began and several agents were later placed in each of those not covered in the beginning. In two cases agents were transferred to another county when they had completed work in their original county. Some of the agents were former home demonstration agents or Farm Security Administration home supervisors. Many were teachers. For nonfarm schedules in the Blount County sample, graduate and undergraduate students in the School of Home Economics of the University of Tennessee were employed as interviewers.

A training school was held in Knoxville for the first group of interviewers. As others were added they were trained in their counties by the field supervisor from the Bureau of Human Nutrition and Home Economics. The agents were given intensive training in the techniques of interviewing, the methods of filling a complete and acceptable schedule, and the selection of families in accordance with the sample design. Written instructions giving detailed explanations of the sample design and every schedule entry were provided for reference. With one exception each agent took at least 6 schedules; 10 agents took 30 or more schedules each.

If no member of a household was at home on the first call, the agent was required to make a second and, if necessary, a third call. If it was learned that the occupant of a dwelling would be away until after the period of interviewing, another dwelling was substituted. Substitutions were also necessary when families were unwilling or unable to give the information necessary for filling a complete schedule. For each family that could not be interviewed, the agent recorded the reason no schedule was taken, the rental value of the dwelling, and the occupation of the head of the family.

The agents returned completed schedules to the Knoxville office. If, upon review of the schedule, more information appeared necessary, schedules were returned to the agents for additional data or the explanation of inconsistencies, contradictions, or omissions.

Tabulation of the Data

Period covered

All tabulations in this publication pertain to the year 1944. Detailed information on income, consumption, and savings was obtained for this year. In addition certain data were obtained for the year 1943 to serve as a means of classifying the 1944 data.

Classification by income in 1944

To permit study of the levels of family living as they existed in 1944, families were classified by their 1944 incomes. Classification is by net cash income; no adjustment was made for depreciation or change in inventory in computing income from farm or other business and no value added for goods received without direct expenditure.

The income intervals are in multiples of \$250. In the tabulation data for farm families the \$250 interval was maintained up to \$1,000. Above \$1,000 the intervals are \$1,000–\$1,499, \$1,500–\$1,999, \$2,000–\$2,999, \$3,000–\$4,999, and \$5,000 and over. As rural nonfarm families were less concentrated in the lower income levels, intervals of \$1,000 were used. Throughout the tabulations the negative income class—families whose farm or other business expenses exceeded receipts from these and other sources—and the \$5,000-and-over class are not shown separately but are included in the “all family” lines.

Classification by economic change

To study the adjustments of families to economic change, certain data for 1943 concerning family composition, income, consumption, and savings were obtained. These data indicate the direction of change but, with the exception of family size, do not give any quantitative measure of these changes. Family composition was obtained for the 2 years of the study in the same terms, a listing of all persons in the family and the number of months each was present. It was not possible to obtain data for 1943 on receipts and disbursements in the detail desired for 1944. Respondents were asked to compare 1944 to 1943 in terms of “more,” “less,” or “the same.”

To study the changes that occurred among the families and their adjustments to these changes, families have been classified into three groups as to change in income, as to change in family size, and as to change in residence. All these changes might be termed “net.” That is, when a family reported two or more changes in opposite directions in the same area, it was classified by the greater change. For example, if a child was born in a family in December 1943, and the head of the family entered the armed services in March 1944, the family was classified as of increased size. In some cases, however, the counterbalanced change might have been responsible for some of the adjustments reported.

Change in income.—Families classified themselves into increased-income, constant-income, and decreased-income groups in answering questions concerning their 1943 and 1944 incomes.

Change in family size.—This classification was made editorially on the basis of person-months in the economic family in the 2 study

years. If person-months in 1944 were greater than in 1943 the family was classified as of increased size; if less than in 1943, it was classified as of decreased size.

Change in residence.—Among farm families, those that moved to farms during the survey period constituted one residence-change group. The corresponding group among nonfarm families included all families that had lived on farms at the beginning of 1943 or that had lived in communities that were appreciably larger or smaller than was their place of residence when interviewed. The second group among farm families was composed of those who moved from one farm to another. This group among nonfarm families was composed of those who moved within one community or between communities of approximately equal size. The third group for both farm and nonfarm was those families that did not move throughout the study period.

DEFINITIONS

Economic Family

The unit used in this study is the economic family. The economic family is a group of persons dependent on a common or pooled income for the major items of expense and living mainly in the same household.

Agents were instructed in applying the definition to related groups living in one household to consider them as two or more economic families only when the separation of finances was clearly indicated. Thus, earning sons and daughters who lived with their parents were not to be considered separate spending units unless their status in the household could be strictly construed as that of roomers. Elderly parents with some income who live in the household of a son or daughter present a similar situation. There may be a separation of finances to a certain degree, but the household in such cases usually provides services not made available to the unrelated roomer. Accordingly, agents were instructed to consider persons related to the family being scheduled as members of that family whenever possible, unless their finances were clearly separated.

A child away from home at school was considered a member of the family if the parents provided the major part of his support. Other persons supported from the family income but not living in the household were not considered a part of the family.

A person was included in a given family if he had been a member of the family for a month or more during the period covered by the survey. In measuring size of family, persons were counted only for the time they were in the family. Measurement of family size is in year-equivalent persons.

Rural Farm

In the farm sample white families in dwelling units situated on farms in the open country were eligible for inclusion; no farms within corporate limits were included in the sample. The definition of a farm was that of the Census of Agriculture: The land, in one or more tracts, on which some agricultural operations are performed by one person, either by his labor alone or with the assistance of members of his household or hired employees. A tract of less than 3 acres was not called a farm unless its agricultural products customarily amounted in value to \$250 or more. In the course of field work, schedules were taken from a few farm-operator families living away from the farms they operated. Since in most cases these families lived in dwellings adjacent to or very near the land they operated, the schedules were accepted for tabulation. They are not included in the tabulations by tenure, however.

The farm survey was not limited to farm-operator families, but included all families living on farms and meeting other eligibility qualifications. Farm laborers, farm managers, and other families living on farms but not engaged in farm operations therefore appear in the sample. Because they are so few in number, however, they are not shown in tabulations by tenure.

Rural Nonfarm

In Blount County a rural nonfarm sample also was drawn. In this sample only families in dwelling units not on farms were eligible for inclusion. Although it was possible in this sample to draw a farm operator who did not live on his farm, this did not occur.

Income

In this study the types of money receipts to be included in income were specified on the schedule form as follows: Wages and salaries; earnings from independent business or profession; receipts from roomers and boarders; interest and dividends; profits from enterprises owned but not operated; net rents; veterans' payments, other pensions, retirement benefits, and unemployment compensation; periodic payments received from annuities, trust funds, and insurance; direct cash relief payments and vouchers; and other cash income. Noncash income was limited to that received in the form of food, housing, and fuel. Three totals were determined for each family, namely, net cash income, noncash income, and cash plus noncash income.

Certain of the components of income require explanation. These are considered on the following pages.

Earnings

Wages and salaries included receipts from employment, however short the period worked. Amounts received from odd jobs and piece-work, casual earnings, tips, and bonuses were recorded in the totals from wages and salaries. Wages and salaries included all sums withheld by the employer for Federal income tax, war bonds, insurance and retirement funds, the old-age and survivors' insurance tax, union dues, or other purposes.

Operators of independent nonfarm businesses and professional persons were asked for details of gross income and expenses from which their net income was computed; in some cases, however, a net figure was accepted from the respondent. In those cases it is probable that this figure represents withdrawals for family living and for savings, investments, and payments on debts not related to the business or profession, rather than net earnings on a cash or accrual basis.

Net receipts from roomers and boarders were determined by deducting an estimate of food expense for them from the total amount reported. This estimate was obtained by applying an assumed cost for a meal to the total number of meals reported served. In nonfarm households the cost of a meal was taken at 15 cents when the household reported \$25 or more in home-produced food, and at 18 cents when the value of home-produced food was less than \$25. Meals served in farm households were valued at 15 cents.

Farm income

Net cash income from the operation of a farm was determined from fairly detailed reports as the difference between gross income and farm operating expenditures. Gross income included receipts from the sales of farm products and from Government loans on farm products, Government payments, and amounts received from custom work. In the case of share renters and sharecroppers, only the operator's share of the sales was recorded.

Farm expenses were itemized as follows: Cash rent; taxes, interest, and insurance; materials, feed, stock; hired labor; fuel, light, telephone, etc.; repairs; other. The automobile expense attributable to the farm business was computed editorially from the total automobile expenses and a ratio between farm and family use supplied by the respondent. The expense for electricity and telephone in connection with the operation of the farm was estimated by the respondent.

No data on the change in inventory were obtained.

Other money income

The miscellaneous item in the list of receipts considered as income included prizes, gambling gains, and alimony. The instructions for

the field agent stated that receipts from the sale of capital assets were not to be considered current income, and space was provided in the section of the schedule on changes in assets and liabilities for recording receipts from inheritances, the settlement of life insurance policies, borrowing, receipts from the sale of real estate or business investments. It is evident, however, that some receipts from the sale of personal property in small amounts were reported as income.

Noncash income

Noncash income was defined as the value of food, housing, and fuel received without direct cash outlay. It comprised the value of food produced for family use, the value of fuel furnished by the farm or gathered by the family, the value of occupancy of farm dwellings and of owned nonfarm dwellings, and the value of goods of these types when received as gift or pay. The methods of evaluating the goods included in noncash income depended on the amount of detailed information the respondent was asked to supply.

Food.—The respondents were asked the quantity of food produced for family use. These items were valued at prices farmers would have received if they had sold the products. When respondents were unable to estimate the quantities of vegetables produced they placed a money value directly on these items. Meals and food received as gift or pay were valued directly by the respondents. Food as pay covered the meals received by farm laborers, household servants, and restaurant employees as part of their remuneration, and any other food obtained in payment for services.

Housing.—The value of occupancy of a farm dwelling was set at 10 percent of the current value of the dwelling as reported by the occupant for owners and tenants alike. For tenants, this occupancy value of the dwelling may be regarded as the part of the rent on the farm that is to be charged to family living. For owners, it represents a return on the investment in the dwelling and depreciation, and a charge for taxes and interest.

The net value of occupancy of an owned nonfarm dwelling was determined by deducting from the rental value the expenditures for taxes and special assessments, interest and refinancing charges on the mortgage, insurance, and repairs. The value of housing received as gift or in payment for services was simply the rent that would be charged in the locality for the same or similar living quarters.

Inheritances, Gifts

Some families received money as gifts or inheritances. Such receipts, which were reflected in current living expenditures or in savings and investments, were recorded separately in order to com-

plete the account of family spending during the year. No record was made of the receipt of gifts and inheritances in the form of real estate, securities, or other property.

Expenditures for Family Living

Expenditures for family living were reported in detail under 13 categories of expense. Expenditure is used to mean the purchase price of a commodity bought or the cost of a service received, whether or not payment was made during the period of survey. All purchases of durable goods made during the year, except payments on dwellings and improvements on dwellings, were considered current expenditures. Financing charges and interest on installment and other credit purchases, shipping and delivery charges were considered part of the expenditure. Discounts and trade-in allowances were deducted from the gross price. Excise taxes were included in the expenditure for taxed articles.

Some detail on the expenditures during 1944 was obtained for all consumption categories except food, tobacco, and reading. Experience in surveys of this type has shown that it is not possible to elicit by the interview method reliable reports on the amounts spent on specific foods over periods of several months or a year. Therefore, only estimates of the total amounts spent for food at home and food away from home were required. No detail was requested on reading or tobacco.

The consumption categories used in classification were: Food; housing; fuel, light, refrigeration; other household operation; furnishings and equipment; clothing; automobile; other transportation; personal care; medical care; recreation, tobacco; reading; education; and a miscellaneous group. The nature of the goods and services, rather than the purpose for which they were used, governed the classification of most items in these groups. For example, special clothing for games and sports was included with clothing; and traveling expenses for vacations under automobile or other transportation; and board and room for children away at school were classed as expenditures for food and housing and not for education. Exceptions to this principle of classification were made for school books, radios, and musical instruments. School books were included with education expenditures, radios and musical instruments with recreation expenditures.

Gifts, Personal Taxes, Occupational Expenses

A complete record of the use of family income requires information on gifts to organizations and to persons outside the family, income and personal taxes, occupational expenses, and the changes that have

been made in the assets held or the debts owed by the family. Under gifts were reported donations to churches and religious organizations, welfare agencies, and educational funds, contributions to support relatives not members of the economic family, donations to other individuals, and amounts spent for gifts to friends and relatives. Personal taxes included personal income taxes, whether withheld from earnings or paid directly; poll taxes; and taxes on personal property. Other taxes, such as excise taxes, automobile and real estate taxes, were included as part of family living expenditures under the commodities and services to which they apply. Taxes on business property were deducted as an expense in estimating net income. Personal property taxes of farm families were usually included with farm operating expenditures because they apply largely to farm equipment.

Changes in Assets and Liabilities

The difference between the income of a family over a period and its outlays for current living, gifts, direct taxes, and occupational expenses is in most cases accounted for by changes in assets and liabilities. Each family in the survey was asked to report the increases or decreases in the various forms of assets and liabilities that had taken place during 1944. Only changes resulting from money transactions were recorded. Increases or decreases in the market value of real estate, securities, and other property held by the family and changes in inventories of livestock and other farm products or in other business inventories were not considered.

Assets included bank accounts and money on hand, investments in business and real estate, Government bonds and other securities, insurance, improvements on owned dwellings or other real estate, and loans made to others. Liabilities included amounts payable on mortgages, notes due, balances due on installment purchases and other bills, rent, and taxes due.

For each family the algebraic sum of all the changes was calculated, giving the net change in all assets and liabilities during the year 1944. A positive change, which appears when the total increases in assets and total decreases in liabilities exceeded the total decreases in assets and increases in liabilities, was designated a net surplus. A negative change in all assets and liabilities was called a net deficit.

The scope and content of the data on assets and liabilities will be clarified by a consideration of a number of the specific items.

Assets

Investments in business.—For nonfarm families, the increase or decrease in the investment in business operated or owned was a summary estimate supplied by the respondent. Family funds used to

add to plant equipment or inventory were reported as an increase in the investment in business, amounts received from the sale of part of the business assets or from reducing inventories as a decrease in the investment. The relative number of families reporting changes in the investment in business is probably an underestimate, since families tend to report all withdrawals for family use as income and to ignore profits reinvested in the business.

For farm families the net change in the business investment was determined from a detailed statement covering farms, farm land and buildings, farm machinery and equipment, and other miscellaneous farm investments. The following items appeared as increase: The purchase price of a farm or farm land added to the acreage operated; expenditures for the construction of or improvements on buildings other than the operator's dwelling; the net price of machinery and equipment bought. The corresponding decreases were as follows: The entire price of a farm or farm land sold if part of the tract operated by the family; and the price of machinery sold.

Insurance.—The total amount paid for premiums on life insurance, endowment policies, and the purchase of annuities was treated as an increase in assets. That part of dues to organizations and fraternal associations which represented life insurance was included in this total.

The amount realized from cashing a policy before payments on it were completed was recorded as a decrease in assets. Amounts received from an insurance company upon the maturity of an endowment or life insurance policy or upon the death of the insured were entered as a decrease in assets unless the contract called for payment as an annuity.

Loans to others.—Additions to amounts due the family on loans and to the amount owing on notes or mortgages accepted as part payment for real estate or other property sold were recorded as an increase in assets. Amounts received in repayment of loans made prior to the report period were classified as a decrease in assets.

Liabilities

Mortgages.—When the principal of mortgages or the principal due on land contracts, mechanics' liens, or other debts secured by liens on real estate had been reduced by payments during the period, a net decrease in this form of liability was recorded. A net increase occurred when the amount owed was greater at the end than at the beginning as a result of transactions during the period.

Installment balances and other bills.—Payments made during 1944 on goods bought prior to 1944 were recorded as decreases in liabilities; balances due on goods purchased during the report period were entered as increases in liabilities.

EVALUATION OF THE DATA

Variability of the Means

The data from a study of this kind may be evaluated in terms of their internal consistency. Many of the data given in the previous discussion and in the appendix tables (pp. 29 to 76) are in the form of averages. Interpretation of averages must take into account their stability. One measure of stability (or conversely, variability) is the standard error of the mean; it shows how much a mean may be expected to vary from one survey to another made under the same conditions. Roughly, the mean plus or minus a standard error is the range within which the mean would be expected to fall two times out of three in a replication of the survey. The measure of variability used here is the standard error of the mean expressed as a percentage of the mean.

In general, the greater the proportion of families having expenditures for a given item, the lower the variability of the mean. All the farm families in the sample incurred expenditures for clothing, food, and household operation, for which the standard errors of the mean are, respectively, 3.9 percent, 4.0 percent, and 4.5 percent of the mean expenditures (see table 8). The three next most common items of expenditure incurred by at least 97 percent of the farm families are furnishings and equipment, medical care, and personal care, which have standard errors ranging between 5.4 percent and 8.5 percent of the mean expenditures. The three least common items of expenditure incurred by only one-quarter to one-half of the families are formal education, housing, and miscellaneous, for which the standard errors of the means range between 13.0 percent and 27.6 percent of the mean expenditures.

Although the distribution of expenditures varies from family to family, the mean of the total consumption expenditures is reasonably stable. The standard error of the average expenditure for family living is 3.5 percent of the average, a smaller variability of the mean than for any single category of expenditure. Any further breakdown of categories would tend to be more variable.

Because of the small number of families interviewed, variability of the mean of expenditures of families in each income class is greater than for all families combined. The gain in homogeneity of behavior brought about by classifying families by income is not enough to overcome the disadvantage of having a small sample in each income class. The variability of the averages provided by families having negative incomes or incomes of \$5,000 or more is so great that these averages are not meaningful and therefore have not been published. In the other income classes the averages are fairly stable.

For all farm families combined, income is more variable than total consumption expenditures; the standard errors are 5.9 percent of the average income and 3.5 percent of the average expenditures. A similar comparison for families in each income class is not meaningful because the low variability of the average incomes in each class indicates only that homogeneity of income was insured when it was used as a basis for classifying families.

TABLE 8.—VARIABILITY OF INCOME AND EXPENDITURES OF FARM FAMILIES:
Standard error of mean annual income and expenditures for specified categories of family living as a percent of the mean, by net cash income, 1944

Net cash income class (dollars)	Families	Net cash income	Expenditures for family living												
			Total	Food	Housing	Household operation	Furnishings and equipment	Clothing	Transportation	Personal care	Medical care	Recreation, reading, and tobacco	Formal education	Miscellaneous	
			(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	
All families.....	No. 380	Pct. 5.9	Pct. 3.5	Pct. 4.0	Pct. 13.0	Pct. 4.5	Pct. 7.8	Pct. 3.9	Pct. 8.4	Pct. 5.4	Pct. 8.5	Pct. 5.2	Pct. 14.4	Pct. 27.6	
Negative.....	3	42.4	27.5	51.0	100.0	29.0	51.6	24.7	39.1	26.0	53.3	74.4	—	98.6	
0-249.....	18	7.8	12.9	14.6	72.5	21.3	36.6	18.4	34.9	25.6	25.2	16.6	56.8	66.0	
250-499.....	73	2.2	7.6	5.4	35.0	9.9	14.8	6.6	39.8	8.6	30.0	9.0	22.6	59.1	
500-749.....	68	1.3	6.1	6.6	44.2	8.0	15.8	8.1	21.8	12.3	19.6	9.1	38.1	64.3	
750-999.....	56	1.2	5.4	9.3	25.7	12.4	18.2	8.0	21.5	8.4	14.7	11.3	21.4	73.6	
1,000-1,499.....	69	1.4	4.3	6.4	25.5	6.8	15.3	5.4	13.3	7.9	18.2	12.4	19.7	44.9	
1,500-1,999.....	36	1.3	7.9	13.2	32.0	10.7	23.6	8.4	16.1	11.5	23.1	11.2	18.6	51.5	
2,000-2,999.....	35	2.0	6.8	10.8	26.2	8.9	19.3	8.2	15.0	14.9	17.0	9.8	41.1	33.3	
3,000-4,999.....	18	2.5	7.5	13.2	43.5	16.6	23.0	7.2	23.3	11.4	34.0	13.8	34.0	49.0	
5,000 and over.....	4	32.8	35.2	23.8	41.6	20.7	74.6	55.0	59.6	39.7	53.3	27.4	88.3	89.1	

For nonfarm families, the standard errors of the mean were computed for total income and total consumption expenditures. Expressed as percentages of the mean, they are as shown below by net cash income class:

Net cash income class:	Number of families	Standard error as percent of mean	
		Income	Expenditures
All families.....	129	4.6	3.1
Under \$999.....	14	6.9	9.8
\$1,000-\$1,999.....	30	3.7	5.2
\$2,000-\$2,999.....	54	1.3	2.7
\$3,000-\$3,999.....	15	2.5	3.6
\$4,000-\$4,999.....	7	2.3	5.3
\$5,000 and over.....	9	3.7	7.7

Although mean income of nonfarm families appears to be less variable than that of farm families, at least part of the difference may be due to the difference in geographic homogeneity; the farm sample is scattered throughout the State, but the nonfarm sample is limited to a single county. Variability of total consumption expenditures of farm and nonfarm families appears to be about the same.

Comparisons With Data From Other Sources

Comparisons of data from surveys of this kind to data from other sources may be made in order to disclose biases in the sample survey. Comparison with the United States Census of Agriculture of 1945 and the Index of the Level of Living of Farm Operator Families ² offers a basis for studying the representativeness of the sample.

When weighted by the number of schedules obtained in each county in the survey, Census data for the sample counties on the distribution of families by tenure, size, and value of farms, facilities in dwellings, and value of farm products sold or used by farm households are reasonably close to the data for the State as a whole. The counties chosen for the survey, weighted by the number of schedules obtained, are, therefore, representative of the State on these points (table 9).

TABLE 9.—COMPARISON OF DATA FROM THE 1945 CENSUS OF AGRICULTURE AND SURVEY FINDINGS: *Data from the 1945 Census of Agriculture for the State and for the counties included in the survey, and from the survey on distribution, by tenure, size and value of farms, value of products sold or used by farm households, and facilities in dwellings*

Item (1)	The Census		Families in the survey (4)
	All coun- ties in the State (2)	Counties in the survey ¹ (3)	
Distribution of white operators by tenure:			
Owners.....percent.....	72.1	68.6	65.3
Tenants other than sharecroppers.....do.....	17.2	18.3	19.5
Sharecroppers.....do.....	10.5	12.9	14.7
Managers.....do.....	.2	.2	.5
Acres operated per white operator.....	81	82	143
Value of land and buildings per white operator.....dollars.....	3,957	3,830	5,157
Average value of products sold or used by farm households, all opera- tors.....dollars.....	1,381	1,407	-----
Families having facilities in dwellings, all operators for Census, ² white operators for survey:			
Running water.....percent.....	13.3	14.6	11.5
Electric lights.....do.....	31.2	34.1	30.0
Telephone.....do.....	16.0	16.3	16.6

¹ Weighted by the number of schedules obtained in the survey.

² Farms making no report assumed not to have item.

This similarity of the sample counties to the State as a whole is reflected in their respective level of living indexes. The 1945 index is based on the percentage of farms with electricity in the farm dwelling, the percentage with telephones, the percentage of farms with automobiles, and the average value of products sold or traded in 1944. For both the State and the sample counties, the index for 1945 is 50. The respective indexes for 1940, into which the ratio of occupants to rooms in dwellings, the proportion of dwellings with radios, and the educational level of the families also entered, were 78 and 80.

² HAGOOD, MARGARET JARMAN. FARM OPERATOR FAMILY LEVEL OF LIVING INDEXES FOR COUNTIES OF THE UNITED STATES, 1940 AND 1945. 42 pages, illus. U. S. Dept. Agr., Bur. Agr. Econ. 1947. [Processed.]

The sample of families studied within the counties corresponds less closely with Census data for these counties. There is reasonable agreement on the tenure distribution and some disagreement as to the size and value of farms and facilities in dwellings. Comparison between Census and survey data as to value of products sold or used by farm households is impossible, because the construction of the survey schedule makes it impossible to eliminate Government payments from gross income.

Disagreement on size and value of farms is to be expected. Census data are based on all farms in the State or county, including those within the corporate limits of towns. Only farms in the open country were included in the survey. Thus it is to be expected that farms in the sample are somewhat larger and have higher average values than farms reported by the Census.

Data on facilities in dwellings by race of the operator are not available from the 1945 Census of Agriculture. Coverage of open-country farms in the sample makes possession of these facilities slightly less likely than by families reported by the Census Bureau. It is to be expected, however, that the families in the survey, being white and having, therefore, a higher average income than the average of all operators, would have these facilities to a greater extent than the average of all operators. That this appears not to be the case can be attributed to the sampling technique. The possession of these facilities is concentrated. In areas served by power and telephone lines, electric lights, running water, and telephones are relatively frequent; outside these areas they are practically nonexistent. Possession or non-possession occurs in blocks. The families interviewed in the survey were also concentrated in blocks rather than scattered evenly through the county. Thus, there is greater possibility for error under these circumstances than if the item being studied was scattered at random throughout the county.

This factor may be seen in operation by grouping the counties by proportion of dwellings having electric lights as reported by the Census. In the fourth of the survey counties having the greatest proportion of electrified farms, the Census reported electricity in 48 percent of the dwellings, and it was found in 46 percent by the survey. In these counties power lines must have been close to well over half the farms, and the agreement between the Census and the survey is relatively close. But in the fourth of the counties having fewest electrified dwellings, Census reported 14 percent having electricity and the survey 7 percent. In this case, when the areas in which electricity might be found was a small part of the total area, the discrepancy between the findings of the Census and the survey was large.

APPENDIX A.—TABLES

TABLE 10.—DISTRIBUTION OF FAMILIES BY CHANGE IN INCOME, FAMILY SIZE, AND RESIDENCE: *Number of rural farm families in Tennessee and rural nonfarm families in Blount County, Tenn., reporting specified changes in income, family size, and residence between 1943 and 1944, by net cash income, 1944, and by tenure in 1944*¹ for rural farm families

Type of community, tenure, ¹ net cash income class (dollars)	All fami- lies	Income			Family size			Residence		
		In- creased	Con- stant	De- creased	In- creased	Con- stant	De- creased	Move invol- ving change in type of com- munity	Move within same com- munity type	No move
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
RURAL FARM										
All families ²	Number 380	Number 219	Number 78	Number 83	Number 71	Number 265	Number 44	Number 8	Number 109	Number 263
0-999.....	215	96	57	62	40	151	24	5	70	140
1,000-1,999.....	105	79	13	13	21	70	14	2	28	75
2,000-4,999.....	53	40	8	5	9	39	5	1	12	40
Owners.....	237	135	48	54	36	170	31	5	25	207
Cash and share tenants.....	67	38	16	13	15	48	4	1	37	29
Sharecroppers.....	51	31	11	9	15	32	4	2	32	17
RURAL NONFARM										
All families ³	128	89	29	10	35	78	15	9	39	80
0-1,999.....	44	26	12	6	11	25	8	3	16	25
2,000-2,999.....	53	41	8	4	19	31	3	5	18	30
3,000-4,999.....	22	14	8	0	2	16	4	0	3	19

¹ Includes only those owner, tenant, and sharecropper families that maintained same tenure throughout year and held farm and dwelling in same tenure. Farm labor and manager families and others living on but not operating farms are excluded.

² Includes 3 families with negative incomes and 4 families with incomes of \$5,000 and over not shown separately.

³ Includes 9 families with incomes of \$5,000 and over not shown separately.

TABLE 11.—1944 INCOME, BY CHANGE IN INCOME FROM 1943 TO 1944: *Percentage of rural farm families in Tennessee and rural nonfarm families in Blount County, Tenn., having specified types of income in 1944, and average amounts reported, by income change groups*¹

Type of community and income change group (1)	Families having income from—						Average amount received from—					
	Any source ²	Farm operations	Other entrepreneurial enterprises	Wages and salaries	Dependency allotments and contributions from persons in the armed services	All other sources	All sources	Farm operations	Other entrepreneurial enterprises	Wages and salaries	Dependency allotments and contributions from persons in the armed services	All other sources
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
RURAL FARM	Num-	Per-	Per-	Per-	Per-	Per-	Dol-	Dol-	Dol-	Dol-	Dol-	Dol-
All families.....	ber	cent	cent	cent	cent	cent	lars	lars	lars	lars	lars	lars
	380	96.8	3.9	50.0	15.3	22.6	1,203	578	29	459	80	57
Increased income...	219	97.3	2.7	59.4	15.1	22.4	1,450	700	12	596	91	51
Constant income...	78	96.2	5.1	42.3	15.4	14.1	935	387	60	382	73	33
Decreased income...	83	96.4	6.0	32.5	15.7	31.3	803	437	46	168	56	96
RURAL NONFARM												
All families.....	128	0	9.3	85.3	15.5	61.7	2,535	0	115	2,065	96	259
Increased income...	89	0	9.0	91.0	15.7	61.8	2,709	0	167	2,212	85	245
Constant income...	29	0	10.3	69.0	6.9	62.1	2,257	0	-2	1,835	87	287
Decreased income...	10	0	10.0	80.0	40.0	60.0	1,829	0	-4	1,280	235	318

¹ Percentages and averages are based on the total number of families in each class (col. 2).

² The count of families for total income is the same as the count of all families since all families had some income.

TABLE 12.—SUMMARY OF RECEIPTS AND OUTLAYS: *Percentage of rural farm families in Tennessee and rural nonfarm families in Blount County, Tenn., having percentage receipts and outlays, percentage having net surplus and net deficit, average amounts received and disbursed and average balancing difference, average family size, by net cash income, 1944¹*

Type of community and net cash income class (dollars)	Distribu- tion of family size ² families	Average family size ³ families	Net cash income dollars	Inheritances and gifts			Family living	Gifts and wel- fare		Selected taxes			Occupational expenses		Retirement ⁴		Assets and liabilities			Average balanc- ing differ- ence ⁵		
				Fami- lies having amount	Average amount	Per- cent		Dollars	Dollars	Percent	Dollars	Percent	Fami- lies having amount	Average amount	Average net change	Families having—		Dollars	Percent		Dollars	Percent
																Net in- crease	No change					
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)			
RURAL FARM																						
All families ¹	380	4.2	1,203	4.5	31	774	93.0	48	42.1	16.7	2	0	0	0	334	73.0	18.6	8.4	28			
0-249	18	3.4	161	16.7	31	312	88.9	19	16.7	19	2	0	0	0	-116	33.3	61.1	5.6	-25			
250-499	73	3.4	379	5.5	4	416	91.8	30	12.3	30	1	0	0	0	-54	53.5	30.1	16.4	-10			
500-749	68	4.7	622	4.4	2	619	94.1	22	33.8	22	8	4.4	1	1	-16	60.3	29.4	10.3	-11			
750-999	56	4.1	867	3.6	3	601	91.1	34	28.6	34	6	8.9	1	1	223	80.4	10.7	8.9	1			
1,000-1,499	69	4.3	1,231	5.8	3	847	100.0	38	44.9	38	20	21.7	3	3	314	84.3	7.1	8.6	9			
1,500-1,999	36	4.7	1,723	0	0	1,023	97.2	38	72.2	43	13.9	5	47.2	7	615	94.4	2.8	2.8	-8			
2,000-2,999	35	4.7	2,431	0	0	1,313	97.1	96	82.9	102	25.7	3	42.9	15	931	91.4	8.6	0	-29			
3,000-4,999	18	5.0	3,591	5.6	5	1,760	100.0	131	100.0	226	22.2	4	72.2	21	1,451	100.0	0	0	3			
RURAL NONFARM																						
All families ⁷	129	4.0	2,535	21.7	18	1,778	94.6	85	86.0	186	36.4	9	79.8	23	475	81.3	17.9	.8	-3			
0-999	14	3.4	617	35.7	17	676	64.3	8	21.4	3	0	0	0	0	-62	42.9	50.0	7.1	9			
1,000-1,999	30	4.4	1,569	23.3	10	1,455	93.3	42	76.7	37	26.7	4	70.0	11	24	70.0	30.0	0	6			
2,000-2,999	54	4.1	2,543	13.0	9	1,919	100.0	80	100.0	153	51.9	15	98.1	25	361	87.0	13.0	0	-1			
3,000-3,999	15	3.9	3,403	40.0	78	2,187	100.0	142	100.0	322	46.7	6	93.3	33	818	100.0	0	0	-27			
4,000-4,999	7	3.5	4,518	28.6	21	2,567	100.0	194	100.0	360	14.3	1	85.7	78	1,352	100.0	0	0	-13			

¹ Percentages and averages are based on total number of families in each class (col. 2).

² In year-equivalent persons.

³ Salary deductions for old age and survivors' insurance and for Federal, State, or local retirement systems.

⁴ Amount of discrepancy between receipts (income, inheritances and gifts, and decrease in net worth) and outlays (expenditures and increase in net worth). The difference was considered positive when receipts exceeded outlays, and negative when the reverse was

found. An average net balancing difference is the algebraic sum of the aggregate differences, positive and negative, for a group of families, divided by the number of families, here it does not reveal the average amount of error.

⁵ Includes 3 families with negative incomes and 4 families with incomes of \$5,000 and over, \$8 or less.

⁶ Includes 9 families with incomes of \$5,000 and over not shown separately.

TABLE 13.—SOURCES OF INCOME: *Percentage of rural farm families in Tennessee and rural nonfarm families in Blount County, Tenn., receiving income from specified sources and average amounts received, by net cash income, 1944*¹

Type of community and net cash income class (dollars)	Cash income from—															
	Total income ²	Non-cash income ²	Cash income from—										Direct relief pay-ments	Veter-ans' pay-ments	Other pen-sions and annu-ities	Other cash income ³
			(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)				
(1)																
RURAL FARM																
All families ⁴	100.0	100.0	100.0	100.0	96.8	3.9	50.0	1.8	15.3	3.4	4.7	4.9	2.6	3.4	2.9	3.7
0-249	100.0	100.0	100.0	100.0	100.0	11.1	16.7	0	0	0	16.7	0	5.6	0	5.6	5.6
250-499	100.0	100.0	100.0	100.0	94.5	1.4	35.6	1.4	8.2	4.1	1.4	4.1	2.7	1.4	2.9	2.7
500-749	100.0	100.0	100.0	100.0	95.6	0	44.1	2.9	10.3	4.4	4.4	4.4	4.4	1.5	0	0
750-999	100.0	100.0	100.0	100.0	94.6	3.6	44.6	0	25.0	1.8	7.1	1.8	1.8	3.6	3.6	3.6
1,000-1,499	100.0	100.0	100.0	100.0	98.6	5.8	59.4	0	20.3	4.3	1.4	5.8	2.9	5.8	2.9	1.4
1,500-1,999	100.0	100.0	100.0	100.0	100.0	5.6	63.9	8.3	22.2	2.8	5.6	5.6	2.8	8.3	8.3	13.9
2,000-2,999	100.0	100.0	100.0	100.0	97.1	2.9	71.4	0	17.1	2.9	2.9	8.6	0	8.6	0	2.9
3,000-4,999	100.0	100.0	100.0	100.0	100.0	16.7	88.9	5.6	11.1	5.6	5.6	11.1	0	11.1	5.6	11.1
RURAL NONFARM																
All families ⁴	100.0	94.6	100.0	100.0	-----	9.3	85.3	14.0	15.5	5.4	12.4	7.8	7.8	3.1	4.7	42.6
0-999	100.0	100.0	100.0	100.0	-----	14.3	21.4	21.4	21.4	14.3	28.6	0	35.7	0	14.3	71.4
1,000-1,999	100.0	93.3	100.0	100.0	-----	10.0	83.3	10.0	26.7	6.7	20.0	0	16.7	6.7	6.7	46.7
2,000-2,999	100.0	90.7	100.0	100.0	-----	5.6	100.0	14.8	13.0	3.7	1.9	5.6	0	1.9	1.9	37.0
3,000-3,999	100.0	100.0	100.0	100.0	-----	0	100.0	6.7	6.7	0	13.3	20.0	0	0	6.7	53.3
4,000-4,999	100.0	100.0	100.0	100.0	-----	14.3	85.7	28.6	14.3	14.3	14.3	28.6	0	14.3	0	14.3

Average amounts per family

RURAL FARM		\$1, 703	\$560	\$1, 203	\$578	\$29	\$459	\$3	\$80	\$6	\$9	\$6	\$5	\$10	\$5	\$7
All families ¹		688	527	161	62	15	17	0	0	0	48	0	6	0	7	6
0-249	808	429	379	231	231	3	94	5	27	8	3	2	3	2	0	1
250-499	1, 131	509	622	361	361	0	178	2	36	8	3	5	8	3	4	0
500-749	1, 421	554	867	531	531	13	169	0	118	8	11	(²)	4	3	2	8
750-999	1, 811	580	1, 231	533	533	41	481	0	114	6	(²)	16	8	18	10	4
1,000-1,499	2, 294	571	1, 723	703	703	3	750	14	179	2	4	10	4	17	14	23
1,500-1,999	3, 142	711	2, 431	977	977	40	1, 227	0	107	2	2	7	0	68	0	1
2,000-2,999	4, 393	802	3, 501	997	997	309	2, 054	5	61	7	5	13	0	79	7	54
3,000-4,999																
RURAL NONFARM		2, 795	259	2, 535		115	2, 065	12	96	19	102	12	34	18	16	46
All families ¹		898	281	617		23	108	31	90	60	53	0	134	0	61	57
0-999	1, 769	200	1, 569			-1	1, 044	4	177	29	122	0	85	14	31	64
1,000-1,999	2, 742	199	2, 543			-2	2, 427	10	53	12	2	1	0	9	5	26
2,000-2,999	3, 737	334	3, 403			0	3, 214	12	40	0	38	3	0	0	1	95
3,000-3,999	5, 124	606	4, 518			597	3, 133	35	343	27	142	26	0	197	0	18
4,000-4,999																

¹ Percentages and averages are based on total number of families in each class.² Includes farm-furnished food, housing, and fuel, occupancy value of owned nonfarm dwellings, and food, housing, and fuel received as gift or pay.³ Includes income from sale of produce by nonfarm families.⁴ Includes 3 families with negative incomes and 4 families with incomes of \$5,000 and over not shown separately.⁵ Includes 9 families with incomes of \$5,000 and over not shown separately.⁶ \$0.50 or less.

TABLE 14.—EXPENDITURES FOR FAMILY LIVING: *Percentage of rural farm families in Tennessee and rural nonfarm families in Blount County, Tenn., having expenditures for major categories of family living, and average amounts spent, by net cash income, 1944*¹

Type of community and net cash income class (dollars)	(1)	Total expenditures for family living ²	(2)	Food ³	(3)	Housing ⁴	(4)	Household operation ⁵	(5)	Furnishings and equipment	(6)	Clothing	Transportation		(9)	Personal care	(10)	Medical care	(11)	Recreation	(12)	Reading	Tobacco	(14)	Formal education	(15)	Miscellaneous family expenditures	(16)		
													Auto-mobile ⁶	(8)																
Families having																														
RURAL FARM																														
All families ⁷																														
0-249		18		100.0		38.2		100.0		99.2		100.0	Percent	47.9	Percent	51.1	Percent	97.6	Percent	98.9	Percent	81.6	Percent	47.9	Percent	51.1	Percent	48.2	Percent	27.1
250-499		73		100.0		16.7		100.0		100.0		100.0	Percent	38.9	Percent	33.3	Percent	94.4	Percent	100.0	Percent	50.0	Percent	38.9	Percent	33.3	Percent	33.3	Percent	22.2
500-749		73		100.0		28.8		100.0		100.0		100.0	Percent	27.4	Percent	50.7	Percent	95.9	Percent	98.6	Percent	72.6	Percent	27.4	Percent	50.7	Percent	34.2	Percent	21.9
750-999		68		100.0		33.8		100.0		97.1		100.0	Percent	42.6	Percent	47.1	Percent	95.6	Percent	97.1	Percent	76.5	Percent	42.6	Percent	47.1	Percent	52.9	Percent	16.2
1,000-1,499		56		100.0		32.1		100.0		98.2		100.0	Percent	42.9	Percent	46.4	Percent	100.0	Percent	100.0	Percent	80.4	Percent	42.9	Percent	46.4	Percent	46.4	Percent	26.8
1,500-1,999		69		100.0		40.5		100.0		100.0		100.0	Percent	55.1	Percent	52.2	Percent	98.6	Percent	98.6	Percent	89.9	Percent	55.1	Percent	52.2	Percent	53.6	Percent	34.8
2,000-2,999		36		100.0		41.7		100.0		100.0		100.0	Percent	44.4	Percent	75.0	Percent	97.2	Percent	100.0	Percent	94.4	Percent	44.4	Percent	75.0	Percent	58.3	Percent	30.6
3,000-3,999		35		100.0		57.1		100.0		100.0		100.0	Percent	68.6	Percent	42.9	Percent	100.0	Percent	100.0	Percent	88.6	Percent	68.6	Percent	42.9	Percent	54.3	Percent	31.5
4,000-4,999		18		100.0		66.7		100.0		100.0		100.0	Percent	100.0	Percent	63.7	Percent	100.0	Percent	100.0	Percent	100.0	Percent	66.7	Percent	61.1	Percent	61.1	Percent	33.3
RURAL NONFARM																														
All families ⁸																														
0-999		129		100.0		96.9		100.0		99.2		100.0	Percent	57.4	Percent	82.9	Percent	99.2	Percent	100.0	Percent	92.2	Percent	87.6	Percent	79.1	Percent	51.1	Percent	75.2
1,000-1,999		14		100.0		92.9		100.0		100.0		100.0	Percent	7.1	Percent	71.4	Percent	92.9	Percent	100.0	Percent	50.0	Percent	78.6	Percent	64.3	Percent	28.6	Percent	85.7
2,000-2,999		30		100.0		93.3		100.0		96.7		100.0	Percent	36.7	Percent	93.3	Percent	100.0	Percent	100.0	Percent	93.3	Percent	63.3	Percent	80.0	Percent	56.7	Percent	70.0
3,000-3,999		54		100.0		98.1		100.0		100.0		100.0	Percent	70.4	Percent	85.2	Percent	100.0	Percent	100.0	Percent	100.0	Percent	96.3	Percent	87.0	Percent	57.4	Percent	86.7
4,000-4,999		15		100.0		100.0		100.0		100.0		100.0	Percent	80.0	Percent	86.7	Percent	100.0	Percent	100.0	Percent	100.0	Percent	100.0	Percent	73.3	Percent	60.0	Percent	87.0
5,000-5,999		7		100.0		100.0		100.0		100.0		100.0	Percent	71.4	Percent	71.4	Percent	100.0	Percent	100.0	Percent	100.0	Percent	100.0	Percent	71.4	Percent	42.9	Percent	85.7

Average expenditures per family

RURAL FARM												
All families ¹												
\$774	\$222	\$22	\$82	\$48	\$176	\$46	\$21	\$20	\$78	\$18	\$6	\$19
312	91	2	38	16	76	22	2	9	27	5	3	16
416	141	11	45	20	85	20	9	9	46	8	3	11
619	197	17	70	39	139	29	8	16	64	10	3	13
601	178	12	68	39	142	31	11	16	97	15	6	17
847	214	23	89	51	206	38	28	21	97	22	6	19
1,023	312	26	81	100	214	32	62	22	96	25	6	26
1,313	389	44	128	76	287	93	30	33	138	31	12	31
1,760	383	70	196	76	422	212	37	46	173	50	10	37
RURAL NONFARM												
1,778	635	130	164	93	274	97	52	39	117	40	21	40
All families ⁸												
676	240	65	61	36	71	6	7	12	77	2	6	9
1,456	544	97	130	72	209	78	52	26	107	30	9	40
1,916	706	130	162	91	296	112	71	40	125	39	23	48
2,187	660	175	217	154	346	147	46	57	104	61	29	34
2,557	1,045	226	259	87	428	148	44	63	88	48	51	48
All families ⁸												
1,778	635	130	164	93	274	97	52	39	117	40	21	40
1,456	544	97	130	72	209	78	52	26	107	30	9	40
1,916	706	130	162	91	296	112	71	40	125	39	23	48
2,187	660	175	217	154	346	147	46	57	104	61	29	34
2,557	1,045	226	259	87	428	148	44	63	88	48	51	48

¹ Percentages and averages are based on total number of families in each class (col. 2).

² The count for total expenditures for family living is the same as the count for the total number of families since every family had some expense for family living.

³ Includes alcoholic beverages.

⁴ Includes all housing expenditures: Family dwellings, vacation dwellings, and lodging of family members while traveling, vacationing, working away from home, or at school.

For the farm dwelling expenditures include only insurance, when separable, and repairs.

All other expenses were considered farm business expenses.

⁵ Includes fuel, light, and refrigeration and other household operating expenses.

⁶ Includes only the family share of the automobile expenses. Families that reported 100 percent use of the car for business are not included in this tabulation.

⁷ Includes 3 families with negative incomes and 4 families with incomes of \$5,000 and over not shown separately.

⁸ Includes 9 families with incomes of \$5,000 and over not shown separately.

TABLE 15.—DISTRIBUTION OF FAMILIES BY EXPENDITURES FOR FAMILY LIVING:
Percentage of rural farm families in Tennessee and rural nonfarm families in Blount County, Tenn., reporting expenditures of specified amounts for family living, by net cash income, 1944

Type of community and net cash income class (dollars)	Number of families	Percentage of families reporting expenditures of—										
		\$0- \$249	\$250- \$499	\$500- \$749	\$750- \$999	\$1,000- \$1,249	\$1,250- \$1,499	\$1,500- \$1,749	\$1,750- \$1,999	\$2,000- \$2,249	\$2,250- \$2,499	\$2,500 and over
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
RURAL FARM												
All families ¹	380	6.3	27.4	27.1	15.5	8.4	5.8	3.4	2.6	1.1	1.3	1.1
0-249.....	18	38.8	50.0	5.6	5.6	0	0	0	0	0	0	0
250-499.....	73	16.4	58.9	21.9	1.4	0	0	0	0	0	1.4	0
500-749.....	68	0	33.8	47.0	10.3	4.4	1.5	1.5	1.5	0	0	0
750-999.....	56	7.2	32.1	32.1	25.0	1.8	1.8	0	0	0	0	0
1,000-1,499.....	69	1.4	7.2	32.0	30.5	21.7	5.8	0	0	1.4	0	0
1,500-1,999.....	36	0	13.9	22.3	19.4	11.1	13.9	8.3	11.1	0	0	0
2,000-2,999.....	35	0	2.9	11.4	17.1	14.3	20.0	17.1	2.9	5.7	8.6	0
3,000-4,999.....	18	0	0	0	11.1	11.1	16.7	11.1	22.3	5.5	5.5	16.7
RURAL NONFARM												
All families ²	129	0	3.9	1.6	6.2	8.5	10.1	13.2	19.3	16.2	10.9	10.1
0-999.....	14	0	35.7	14.3	42.9	7.1	0	0	0	0	0	0
1,000-1,999.....	30	0	0	0	6.7	33.3	13.3	26.7	16.7	0	0	3.3
2,000-2,999.....	54	0	0	0	0	0	16.7	14.8	27.7	22.2	13.0	5.6
3,000-3,999.....	15	0	0	0	0	0	0	6.7	26.6	26.6	26.7	13.4
4,000-4,999.....	7	0	0	0	0	0	0	0	0	14.3	23.6	57.1

¹ Includes 3 families with negative incomes and 4 families with incomes of \$5,000 and over not shown separately.

² Includes 9 families with incomes of \$5,000 and over not shown separately.

TABLE 16.—MONEY VALUE OF FOOD: *Percentage of rural farm families in Tennessee and rural nonfarm families in Blount County, Tenn., having expenditures for food, percentage receiving food without direct expenditure, and average amounts reported, by net cash income, 1944*¹

Type of community and net cash income class (dollars)	Money expenditures for food										Value of food received without direct expenditure									
	Average family size ²	Total money value of food ³	Total	Meals served at home ⁴	Board for non-house-keeping families ⁵	Outside the home							Total	Home-produced	Meals as pay or gift	Other food as pay or gift				
						Total	Board at school	Meals ⁶				Between meals ⁸								
								At work	At school	While traveling and on vacation ⁷	Other ⁸									
																	(9)	(10)	(11)	(12)
(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)					
(1)																				

Families having																	
RURAL FARM																	
Number	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent
All families ¹⁰	380	100.0	100.0	0	83.9	0.8	16.3	27.6	9.2	29.2	72.6	100.0	3.9	100.0	100.0	0	4.2
0-249	18	100.0	100.0	0	61.1	0	0	5.6	0	27.8	55.6	100.0	0	100.0	100.0	0	0
250-499	73	100.0	100.0	0	72.6	0	1.4	16.4	4.1	26.0	67.1	100.0	2.7	100.0	100.0	2.7	4.1
500-749	63	100.0	100.0	0	82.4	0	7.4	32.4	11.8	27.9	64.7	100.0	4.4	100.0	100.0	4.4	1.5
750-999	56	100.0	100.0	0	83.9	0	12.5	16.1	8.9	30.4	78.6	100.0	1.8	100.0	100.0	1.8	1.8
1,000-1,499	69	100.0	100.0	0	94.2	0	26.1	36.2	7.2	36.2	78.3	100.0	7.2	100.0	100.0	7.2	7.2
1,500-1,999	36	100.0	100.0	0	88.9	0	30.6	30.6	13.9	27.8	80.6	100.0	2.8	100.0	100.0	2.8	2.8
2,000-2,999	35	100.0	100.0	0	91.4	5.7	25.7	48.6	11.4	25.7	74.3	100.0	2.9	100.0	100.0	2.9	8.6
3,000-4,999	18	100.0	100.0	0	88.9	0	44.4	33.3	22.2	16.7	77.8	100.0	0	100.0	100.0	0	5.6
RURAL NONFARM																	
All families ¹¹	129	100.0	100.0	1.6	89.1	0	31.8	32.6	10.9	22.5	76.7	88.4	12.4	79.1	88.4	12.4	17.1
0-999	14	100.0	100.0	0	50.0	0	7.1	14.3	0	14.3	21.4	100.0	85.7	85.7	100.0	85.7	28.6
1,000-1,999	30	100.0	100.0	6.7	93.3	0	33.3	30.0	16.7	10.0	83.3	90.0	23.3	80.0	80.0	23.3	10.0
2,000-2,999	54	100.0	100.0	0	94.4	0	25.9	40.7	9.3	22.2	85.2	83.3	3.7	79.6	79.6	3.7	14.8
3,000-3,999	15	100.0	100.0	0	93.3	0	33.3	46.7	6.7	26.7	73.3	93.3	20.0	80.0	80.0	20.0	20.0
4,000-4,999	7	100.0	100.0	0	100.0	0	71.4	28.6	28.6	57.1	100.0	85.7	71.4	71.4	71.4	28.6	14.3

See footnotes at end of table.

TABLE 16.—MONEY VALUE OF FOOD: *Percentage of rural farm families in Tennessee and rural nonfarm families in Blount County, Tenn., having expenditures for food, percentage receiving food without direct expenditure, and average amounts reported, by net cash income, 1944—*
Continued

Type of community and net cash income class (dollars)		Money expenditures for food										Value of food received without direct expenditure					
		Average family size ¹	Total money value of food ²	Meals served at home ³	Board for non-keeping families ⁴	Outside the home							Total	Home-produced	Meals as pay or gift	Other food as pay or gift	
						Total	Board at school	Meals ⁵				Between meals ⁸					
								At work	At school	While traveling and on vacation ⁷	Other ⁶		(12)	(13)	(14)	(15)	(16)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	
Average amounts per family																	
RURAL FARM		Number	\$632.55	\$222.24	\$179.93	\$0	\$42.31	\$0.68	\$18.02	\$6.35	\$1.51	\$4.86	\$10.89	\$410.31	\$407.21	\$2.55	\$0.55
All families ¹⁰		3.4	455.63	91.20	87.06	0	4.14	0	0	2.69	.17	1.09	2.63	364.43	364.43	0	0
0-249		3.4	469.02	140.80	129.53	0	11.27	0	7.73	5.76	.85	2.39	6.31	323.22	327.00	.57	.65
250-499		4.7	585.76	196.49	172.55	0	23.94	0	8.31	2.44	.64	4.62	9.09	389.27	384.69	3.84	.74
500-749		4.1	586.45	178.24	152.79	0	25.45	0	12.36	6.57	.89	5.53	14.41	408.21	406.58	1.61	.02
750-999		4.3	630.10	214.30	174.54	0	39.76	0	39.42	10.65	6.89	8.39	11.07	415.80	410.66	4.26	.88
1,000-1,499		4.7	766.27	312.18	235.76	0	76.42	0	44.67	13.41	2.45	6.84	17.74	434.09	433.22	.65	.22
1,500-1,999		4.7	876.17	389.43	297.48	0	91.95	6.84	102.60	15.16	2.06	6.33	23.26	486.74	484.75	.95	1.24
2,000-2,999		5.0	946.99	393.15	237.74	0	135.41	0						553.84	553.56	0	.23
RURAL NONFARM																	
All families ¹¹		4.0	760.25	635.41	541.87	1.50	92.04	0	36.48	10.71	4.26	9.51	31.08	124.84	93.73	17.12	8.99
0-999		3.4	382.18	239.94	231.29	0	8.65	0	.71	4.93	0	1.40	1.61	142.24	116.37	0	25.87
1,000-1,999		4.4	686.17	543.87	483.27	6.44	54.16	0	15.45	7.30	6.23	3.26	21.92	142.30	125.95	15.01	1.33
2,000-2,999		4.1	799.97	706.39	616.81	0	75.26	0	26.53	14.02	4.88	3.85	40.30	93.68	87.40	3.30	5.88
3,000-3,999		3.9	823.38	690.34	585.08	0	75.26	0	24.36	13.02	.27	7.73	29.88	163.04	125.00	14.07	23.97
4,000-4,999		3.5	1,270.60	1,045.14	720.07	0	325.07	0	203.69	20.25	9.24	30.64	56.25	225.46	24.15	197.14	4.17

- ¹ Percentages and averages are based on the total number of families in each class (col. 3).
- ² In year-equivalent persons.
- ³ The count for total value of food is the same as the count of all families, since every family had a value for food.
- ⁴ Includes cost of food prepared at home but eaten away from home and the value of food brought home by the proprietor of a food store.
- ⁵ Includes board in household where family lived or elsewhere. Does not include restaurant meals.
- ⁶ Includes tips and expense for guests as well as family members.

- ⁷ Includes meals for which employer did not reimburse traveler on a business trip.
- ⁸ Includes meals bought and eaten away from home not elsewhere classified. Restaurant meals for family and guests; expense for food bought to be eaten with meals carried from home.
- ⁹ Includes food such as peanuts, popcorn, candy, chewing gum, ice cream, sandwiches, soft drinks, and alcoholic beverages.
- ¹⁰ Includes 3 families with negative incomes and 4 families with incomes of \$5,000 and over not shown separately.
- ¹¹ Includes 9 families with incomes of \$5,000 and over not shown separately.

TABLE 17.—VALUE OF HOME-PRODUCED FOOD: *Percentage of rural farm families in Tennessee and of rural nonfarm families in Blount County, Tenn., producing specified kinds of food for household use, and average value of food produced, by net cash income, 1944*¹

Type of community and net cash income class (dollars)	Families	Total home-produced food ²	Meat, poultry, fish and game								Dairy products				Vegetables and fruits				Flour, meal, and cereals	Syrup, sorghum, and honey	
			Total	Pork	Beef	Veal	Lamb	Poultry	Fish and game	Total	Milk	Butter	Cream and cheese	Total	Potatoes, white and sweet	Mature beans and peas	Other vegetables and fruit				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	
Families having																					
RURAL FARM																					
All families ³		No. 380	Pct. 100.0	Pct. 98.2	Pct. 98.9	Pct. 91.6	Pct. 9.2	Pct. 1.6	Pct. 5.0	Pct. 93.4	Pct. 13.9	Pct. 94.2	Pct. 93.4	Pct. 89.5	Pct. 27.6	Pct. 99.2	Pct. 100.0	Pct. 49.2	Pct. 98.2	Pct. 42.6	Pct. 16.6
0-249.....		18	100.0	94.4	100.0	88.9	5.6	0	11.1	88.9	11.1	100.0	100.0	94.4	11.1	100.0	50.0	100.0	100.0	44.4	27.8
250-499.....		73	100.0	95.9	100.0	93.2	5.5	1.4	2.7	93.2	19.2	90.4	89.0	84.9	9.6	94.5	64.4	100.0	100.0	42.5	17.8
500-749.....		68	100.0	98.5	97.1	91.2	4.4	2.9	4.4	92.6	8.8	91.2	91.2	77.9	27.9	97.1	88.2	45.6	95.6	35.3	8.8
750-999.....		56	100.0	98.2	100.0	91.1	7.1	0	7.1	91.1	19.6	94.6	91.1	91.1	39.3	100.0	92.9	46.4	100.0	39.3	28.6
1,000-1,499.....		69	100.0	100.0	100.0	89.9	7.2	1.4	5.8	94.2	21.7	97.1	97.1	87.0	25.1	98.6	40.6	98.6	100.0	49.3	14.5
1,500-1,999.....		36	100.0	100.0	100.0	94.4	5.6	0	2.8	100.0	8.3	100.0	100.0	97.2	41.7	100.0	91.7	25.0	100.0	52.8	16.7
2,000-2,999.....		35	100.0	97.1	94.3	85.7	22.9	5.7	0	91.4	2.9	91.4	91.4	91.4	34.3	100.0	57.1	94.3	37.1	14.3	
3,000-4,999.....		18	100.0	100.0	100.0	100.0	27.8	0	11.1	94.4	5.6	100.0	100.0	83.3	44.4	100.0	77.8	94.4	44.4	5.6	
RURAL NONFARM																					
All families ⁴		129	79.1	39.5	56.6	38.8	.8	0	0	40.3	3.1	20.2	20.2	18.6	0	63.8	45.0	69.0	1.6	.8	
0-999.....		14	85.7	57.1	78.6	57.1	0	0	0	57.1	0	35.7	42.9	35.7	0	64.3	57.1	21.4	71.4	0	0
1,000-1,999.....		30	80.0	43.3	60.0	46.7	0	0	0	38.7	3.3	30.7	33.3	30.8	0	73.3	36.7	16.7	70.0	0	3.3
2,000-2,999.....		94	81.6	31.5	33.7	37.0	0	0	0	38.7	3.7	14.8	14.8	14.8	0	70.4	53.7	11.1	68.5	1.9	0
3,000-3,999.....		15	80.0	58.3	46.7	46.7	6.7	0	0	46.7	6.7	13.3	13.3	13.3	0	80.0	46.7	40.0	80.0	6.7	0
4,000-4,999.....		7	71.4	28.6	14.3	0	0	0	0	14.3	0	0	0	0	0	57.1	14.3	0	57.1	0	0

RURAL FARM		Average values per family																		
All families ¹		\$410.44	\$42.39	\$183.99	\$155.59	\$6.50	\$0.37	\$0.81	\$20.00	\$0.72	\$118.45	\$70.63	\$32.25	\$15.57	\$54.44	\$16.42	\$1.87	\$36.15	\$9.24	\$1.93
0-249		364.43	39.77	153.77	138.06	.42	0	1.83	12.68	.78	95.45	58.40	36.59	.46	61.64	18.49	1.18	41.97	10.54	3.26
250-499		327.00	32.91	146.06	126.10	1.80	.27	.36	16.00	1.53	93.30	57.71	25.97	9.62	45.94	13.19	1.96	30.79	7.58	1.21
500-749		335.27	41.47	170.83	145.45	3.68	1.07	.75	19.57	.31	119.05	74.37	33.15	11.53	51.63	16.69	1.52	33.42	9.23	1.06
750-999		406.58	40.38	179.22	159.69	2.46	0	.78	15.67	.62	126.15	76.49	32.38	17.28	49.81	14.65	1.82	33.34	7.93	3.09
1,000-1,499		410.66	47.01	181.49	153.60	4.29	.04	.77	21.79	1.00	114.21	69.29	28.34	16.58	54.35	15.45	1.99	36.91	11.10	2.50
1,500-1,999		467.10	50.21	200.98	170.17	7.64	0	1.04	21.75	.38	141.78	75.59	37.40	28.79	61.31	20.64	1.24	39.43	10.41	2.41
2,000-2,999		484.75	44.01	217.49	170.18	20.99	1.36	0	24.74	.22	147.50	82.98	41.97	22.55	65.43	20.14	2.07	43.22	8.27	2.05
3,000-4,999		561.47	56.78	230.94	230.21	23.62	0	3.22	33.86	.02	138.96	80.84	36.57	21.55	63.37	17.85	4.63	40.89	11.32	.11
RURAL NONFARM																				
All families ⁴		100.72	20.33	45.78	38.40	.15	0	0	7.16	.07	22.41	15.48	6.93	0	12.17	2.70	.77	8.70	.02	.01
0-999		119.91	19.74	43.92	37.25	0	0	0	6.67	0	41.57	30.20	11.37	0	14.08	3.38	.92	10.38	0	0
1,000-1,999		125.96	21.05	55.45	48.92	0	0	0	6.52	.01	37.57	27.86	9.71	0	11.87	2.97	1.68	7.22	0	.02
2,000-2,999		88.64	16.55	41.95	34.54	0	0	0	7.30	.11	18.08	11.99	6.69	0	11.41	2.79	.33	8.29	.05	0
3,000-3,999		127.98	23.41	78.06	66.67	1.25	0	0	9.98	.16	11.54	6.08	5.46	0	14.94	1.71	1.22	12.01	.03	0
4,000-4,999		24.15	16.89	1.14	0	0	0	0	1.14	0	0	0	0	0	6.12	.32	0	5.80	0	0

¹ Percentages and averages are based on the total number of families in each class (col. 2).

² The total value of home-produced food as shown in this table does not agree with column 13 of table 16 as this table shows total production; table 16 shows production adjusted to exclude the value of food used by boarders and farm help.

³ Includes 3 families having negative incomes and 4 families having incomes of \$5,000 and over not shown separately.

⁴ Includes 9 families having incomes of \$5,000 and over not shown separately.

TABLE 18.—MONEY VALUE OF FOOD PER FOOD-EXPENDITURE UNIT: *Average size of household of rural farm families in Tennessee and of rural nonfarm families in Blount County, Tenn., in equivalent persons and in food-expenditure units; average money value of food and beverages per year per person and per food-expenditure unit; and distribution of families by money value per year per food-expenditure unit; by net cash income, 1944¹*

Type of community and net cash income class (dollars)	Families	Household size ¹		Average money value of food and beverages per year—			Families having food and beverages (excluding board at school or meals while working away from home, traveling, or on vacation) with money value (in dollars) per year per food-expenditure unit of—											
		Average number of equivalent persons ²	Average number of food-expenditure units ³	Per person ⁴	Per food-expenditure unit ⁵			0-49.99	50.00-99.99	100.00-149.99	150.00-199.99	200.00-249.99	250.00-299.99	300.00-349.99	350.00-399.99	400.00-449.99	450.00-499.99	500.00 and over
					All	Purchased	Home-produced											
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent
RURAL FARM																		
All families ⁷	Number 380	4.3	4.4	Dollars 152.81	Dollars 149.34	Dollars 49.31	Dollars 99.49	0.8	15.0	37.9	31.8	10.0	3.4	0.8	0.3	0	0	0
0-249.....	18	3.5	3.7	136.19	128.83	26.33	102.46	5.6	16.7	44.4	27.7	5.6	0	0	0	0	0	0
250-499.....	73	3.4	3.6	144.71	136.67	40.54	94.79	1.4	24.7	36.9	30.1	5.5	1.4	0	0	0	0	0
500-749.....	68	4.8	4.7	129.57	132.33	43.68	88.14	0	20.5	50.0	19.1	7.4	1.5	0	0	0	0	0
750-999.....	56	4.1	4.1	148.98	148.98	43.37	105.31	0	16.1	35.7	33.9	12.5	1.8	0	0	0	0	0
1,000-1,499.....	69	4.3	4.5	157.05	150.07	50.21	99.29	1.4	8.7	50.8	29.0	2.9	5.8	0	1.4	0	0	0
1,500-1,999.....	36	4.8	5.0	162.21	155.72	56.57	98.96	0	13.9	22.2	47.2	13.9	2.8	0	0	0	0	0
2,000-2,999.....	35	4.7	4.8	188.41	184.48	76.64	107.61	0	2.9	20.0	40.0	25.7	8.6	2.8	0	0	0	0
3,000-4,999.....	18	5.1	5.3	184.03	177.07	63.61	113.33	0	5.6	16.6	55.5	16.7	5.6	0	0	0	0	0
RURAL NONFARM																		
All families ⁸	129	4.1	3.6	203.08	231.29	190.55	29.49	0	3.9	14.7	21.7	24.7	19.4	8.5	1.6	1.6	2.3	1.6
0-999.....	14	3.6	3.4	137.65	145.75	87.61	44.36	0	28.7	42.9	7.1	7.1	7.1	7.1	0	0	0	0
1,000-1,999.....	20	4.6	4.0	161.24	185.43	109.32	31.03	0	3.3	26.7	26.7	30.0	13.3	0	0	0	0	0
2,000-2,999.....	54	4.3	3.6	192.62	230.07	202.17	26.10	0	0	7.4	27.6	31.5	20.4	9.3	1.9	0	1.9	0
3,000-3,999.....	15	4.0	3.6	222.75	247.50	200.80	33.28	0	0	6.7	20.0	33.3	26.6	6.7	0	0	6.7	0
4,000-4,999.....	7	3.4	3.1	388.97	426.61	322.53	8.02	0	0	0	0	0	28.6	42.8	0	14.3	0	14.3

¹ Percentages and averages are based on the total number of families in each class (col. 2).
² For housekeeping families the household comprises all persons served meals; included are members of the economic family, guests, paid household and farm help, boarders, and transients. For nonhousekeeping families, only the members of the economic family are included.
³ Equivalent to 1 person in the household for 12 months (1,092 meals during the year is equal to 1 person).
⁴ Equivalent to 1 food-expenditure unit in the household for 12 months. The money value of the food of a moderately active adult expressed as 1.0 was taken as a unit and the following scale of numbers was used to represent the relative value of individuals of other ages and activity:
Members of the economic family:
20 years and older: 1.2
Farm: 1.0
Nonfarm: 1.0
13-19 years: 1.1
6-12 years: .8
Under 6 years: .5

Other members of household:
Boarders, guests, and paid household help: 1.0
Paid farm help: 1.3
Nurse for sick: .9
⁵ Based on the number of equivalent persons in each class (col. 3)
⁶ Based on the number of food-expenditure units in each class (col. 4). Where the sum of columns 7 and 8 is less than column 6, the difference represents the value of food received as gift or pay.
⁷ Includes 3 families with negative incomes, 4 families with incomes of \$5,000 and over not shown separately.
⁸ Includes 9 families with incomes of \$5,000 and over not shown separately.

TABLE 19.—VALUE OF HOUSING: Percentage of rural farm families in Tennessee and rural nonfarm families in Blount County, Tenn., having expenditures for family dwelling and other housing; percentage receiving family dwelling without direct expenditure; percentage making additions or improvements to family dwelling; and average amounts reported; by net cash income, 1944 ¹

Type of community and net cash income class (dollars)	(1)	Value of all housing ²	Family dwelling							Expenditures for other housing ⁴	Total current expenditures ⁵	Additions or improvements to family dwelling ⁶
			Total value	Value received without direct expenditure		Money expenditures						
				Occupancy value of dwelling ³	Rental value received as gift or pay	Total	Rent	Repairs and replacements	Taxes, interest, and insurance			
(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)		
Families having												
		Number	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	
RURAL FARM												
All families ⁷		380	100.0	95.8	2.9	33.9	2.4	24.2	11.1	7.1	38.2	7.6
0-249		18	100.0	100.0	5.6	16.7	0	11.1	5.6	0	16.7	0
250-499		73	100.0	93.2	5.5	28.8	2.7	19.2	6.8	0	28.8	4.1
500-749		63	100.0	92.6	4.4	33.8	1.5	25.0	11.8	1.5	33.8	7.4
750-999		56	100.0	94.6	5.3	30.4	1.8	25.0	7.1	5.4	32.1	10.7
1,000-1,499		69	100.0	100.0	0	33.3	5.6	24.6	10.1	7.2	40.5	7.2
1,500-1,999		36	100.0	94.4	0	30.5	2.2	22.2	8.3	16.7	41.7	5.6
2,000-2,999		35	100.0	97.1	2.9	48.5	2.9	21.6	25.7	17.1	57.1	11.4
3,000-4,999		18	100.0	100.0	0	55.5	0	33.9	27.8	22.2	66.7	16.7
RURAL NONFARM												
All families ⁸		129	100.0	55.8	6.2	96.9	45.0	34.1	55.0	9.3	96.9	9.3
0-999		14	100.0	78.6	14.3	92.9	14.3	35.7	78.6	0	92.9	7.1
1,000-1,999		30	100.0	33.3	10.0	93.3	63.3	20.0	33.3	16.7	93.3	3.3
2,000-2,999		54	100.0	46.3	5.6	98.1	55.6	29.6	44.4	5.6	98.1	14.8
3,000-3,999		15	100.0	80.0	0	100.0	33.3	66.7	80.0	0	100.0	13.3
4,000-4,999		7	100.0	100.0	0	100.0	0	42.9	100.0	57.1	100.0	0

RURAL FARM		Average amounts per family										
All families ¹		\$137.43	\$131.42	\$113.39	\$22.16	\$15.87	\$0.89	\$12.91	\$2.07	\$6.01	\$21.88	\$20.31
0-249	104.03	104.03	101.67	101.67	.67	1.12	0.	.50	1.19	0	1.69	0
250-499	80.51	80.51	67.47	67.47	1.92	11.69	1.30	8.39	1.43	0	11.12	6.85
500-749	102.54	96.11	81.03	81.03	4.71	10.37	.88	7.66	1.83	6.43	16.80	11.10
750-999	119.02	117.06	104.20	104.20	3.04	9.82	.89	7.91	1.02	1.96	11.78	8.61
1,000-1,499	153.50	150.77	130.72	130.72	0	20.05	0	18.97	1.08	2.73	22.78	22.11
1,500-1,999	111.42	98.33	85.42	85.42	0	12.91	3.00	7.10	2.81	13.09	26.00	14.67
2,000-2,999	240.81	225.74	191.91	191.91	5.14	28.69	.69	21.33	6.67	15.07	43.76	50.23
3,000-4,999	233.98	265.74	223.61	223.61	0	42.13	0	38.60	3.53	28.24	70.37	97.67
RURAL NONFARM												
All families ²	260.59	255.07	122.38	122.38	7.48	125.21	72.57	18.29	34.35	5.52	130.73	16.35
0-999	185.58	185.58	106.86	106.86	13.86	64.86	14.43	32.43	18.00	0	64.86	2.86
1,000-1,999	150.03	143.65	95.77	95.77	10.33	90.55	72.28	9.93	8.34	6.40	96.95	3.90
2,000-2,999	231.26	226.91	92.00	92.00	7.82	125.19	100.56	9.13	15.50	4.35	128.54	26.89
3,000-3,999	346.38	346.38	171.24	171.24	0	175.14	60.87	35.55	78.72	0	175.14	33.33
4,000-4,999	606.42	565.71	380.80	380.80	0	184.91	0	35.14	149.77	40.71	225.62	0

¹ Percentages and averages are based on the total number of families in each class (col. 2).

² The count of families for value of all housing is the same as the count of all families, since all families had a value for housing.

³ For farm families this is occupancy value of the farm dwelling on both rented and owned farms. For nonfarm families it is occupancy value of owned dwelling.

⁴ Includes owned or rented vacation dwelling; lodging while traveling or on vacation, while working away from home, and while at school or college.

⁵ Includes family dwelling and other housing.

⁶ This is an asset and therefore does not enter into total expenditure or total value of housing. Includes new dwellings built.

⁷ Includes 3 families with negative incomes and 4 families with incomes of \$5,000 and over not shown separately.

⁸ Includes 9 families with incomes of \$5,000 and over not shown separately.

TABLE 20.—HOUSEHOLD OPERATION: *Percentage of rural farm families in Tennessee and of rural nonfarm families in Blount County, Tenn., having expenditures for fuel, light, refrigeration, and for specified items of other household operation; percentage receiving fuel without direct expenditure; and average amounts reported; by net cash income, 1944¹*

Fuel, light, refrigeration, and other household operation items																						
Type of community and net cash income class (dollars)		Money expenditures for—								Value of fuel received without direct expenditure												
		Money expenditures for—								Value of fuel received without direct expenditure												
		Total expenditures	Total fuel and ice	Solid fuels ¹	Liquid fuels ²	Electricity	Gas	Ice	Rent of freezer locker	Total	Home-produced	Gift or pay	Total other	Household help ³	Child care outside home	Water rent, well repairs ⁴	Laundry sent out	Supplies ⁵	Telephone	Stationery, postage ⁶	Moving	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	
Families having																						
RURAL FARM																						
All families ⁷		Number	Per cent	Per cent	Per cent	Per cent	Per cent	Per cent	Per cent	Per cent	Per cent	Per cent	Per cent	Per cent	Per cent	Per cent	Per cent	Per cent	Per cent	Per cent	Per cent	
0-249		18	100.0	100.0	27.8	88.9	22.2	0	16.7	0	83.3	83.3	0	100.0	5.6	0	5.6	5.6	94.4	5.6	94.4	11.1
250-499		73	100.0	100.0	45.2	95.9	13.7	0	50.7	1.4	71.2	69.8	1.4	100.0	5.5	0	1.4	1.4	94.5	15.1	89.0	4.1
500-749		68	100.0	100.0	58.8	89.7	25.0	0	61.8	1.5	63.2	61.8	5.9	100.0	7.4	1.5	5.9	14.7	97.1	14.7	98.5	8.8
750-999		56	100.0	100.0	37.5	98.2	33.9	0	35.7	1.8	73.2	73.2	1.8	100.0	12.5	0	17.9	5.4	98.2	19.6	98.2	8.9
1,000-1,499		69	100.0	100.0	65.2	87.0	33.3	0	47.8	5.8	66.7	66.7	0	100.0	17.4	0	15.9	20.3	94.2	20.3	97.1	5.8
1,500-1,999		36	100.0	100.0	66.7	94.4	19.4	0	47.2	5.6	47.2	47.2	2.8	100.0	13.9	0	2.8	8.3	94.4	13.9	97.2	5.6
2,000-2,999		35	100.0	100.0	82.9	68.6	48.6	2.9	40.0	8.6	42.9	42.9	0	100.0	14.3	0	14.3	11.4	97.1	14.3	100.0	8.6
3,000-4,999		18	100.0	100.0	77.8	77.8	55.6	0	27.8	5.6	50.0	50.0	0	100.0	44.4	0	11.1	44.4	88.9	38.9	100.0	5.6
RURAL NONFARM		129	100.0	100.0	94.6	68.2	82.9	3.1	31.0	0	9.3	5.4	3.9	100.0	23.3	6.2	41.9	21.7	98.4	31.0	97.7	17.1
All families ¹⁰		14	100.0	100.0	71.4	64.3	57.1	0	14.3	0	28.6	21.4	7.2	100.0	21.4	0	7.1	7.1	92.9	7.1	85.7	7.7
0-999		30	100.0	100.0	96.7	83.3	70.0	3.3	46.7	0	16.7	6.7	10.0	100.0	13.3	6.7	26.7	20.0	96.7	6.7	96.7	26.7
1,000-1,999		54	100.0	100.0	98.1	75.9	88.9	1.9	40.7	0	5.6	3.7	1.9	100.0	22.2	3.7	33.3	18.5	100.0	25.9	100.0	16.7
2,000-2,999		15	100.0	100.0	100.0	53.3	100.0	6.7	13.3	0	0	0	0	100.0	20.0	6.7	80.0	10.0	100.0	60.0	100.0	6.7
3,000-3,999		7	100.0	100.0	100.0	28.6	100.0	14.3	0	0	0	0	0	100.0	57.1	14.3	100.0	42.9	100.0	100.0	100.0	14.3
4,000-4,999																						

Average amounts per family

RURAL FARM		\$115.97	\$82.01	\$46.55	\$23.03	\$7.68	\$9.20	\$0.01	\$6.17	\$0.46	\$33.96	\$33.36	\$0.60	\$35.46	\$5.20	\$0.07	\$1.83	\$5.68	\$8.16	\$3.39	\$10.18	\$0.9
All families ¹																						
0-249		98.56	37.95	24.87	13.12	4.94	6.11	0	7.70	0	60.61	60.61	0	13.08	.08	0	.44	.67	5.02	.78	5.03	1.06
250-499		76.99	44.78	28.07	12.93	5.57	4.54	0	4.72	.31	32.21	31.66	.55	16.71	1.65	0	.05	.71	6.15	2.12	5.52	1.51
500-749		104.94	70.21	41.92	21.23	8.32	4.59	0	7.69	.09	34.43	32.30	2.13	28.29	2.22	.41	1.68	4.92	7.76	2.27	7.40	1.63
750-999		106.85	67.80	38.06	14.80	9.16	9.20	0	4.63	.27	39.05	38.70	.35	29.74	4.44	0	3.63	.77	7.04	3.50	9.37	.90
1,000-1,499		122.20	88.75	47.75	23.26	7.61	9.88	0	6.32	.68	33.45	33.45	0	41.00	3.61	0	3.53	8.72	8.73	3.21	12.61	.59
1,500-1,999		113.52	81.11	51.53	29.44	8.93	5.51	0	7.21	.44	32.41	31.76	.65	29.58	2.07	0	.50	6.14	7.74	1.71	11.25	.17
2,000-2,999		155.67	128.53	80.12	43.78	8.30	17.89	.14	8.78	1.23	27.14	27.14	0	48.41	5.00	0	1.27	7.45	13.88	3.95	15.66	1.20
3,000-4,999		219.46	195.52	81.25	39.69	9.95	25.28	0	5.66	.67	23.94	23.94	0	114.27	44.17	0	3.11	26.83	8.56	10.30	19.91	1.39
RURAL NONFARM																						
All families ¹⁰		168.47	164.31	88.56	46.34	6.60	28.91	1.04	5.67	0	4.16	2.60	1.56	75.75	10.69	2.31	8.76	10.72	17.52	11.69	11.99	2.07
0-999		79.22	61.51	37.70	24.09	2.62	9.66	0	1.33	0	17.71	9.79	7.92	23.81	5.93	0	.86	.56	9.86	1.48	4.26	.86
1,000-1,999		134.79	130.27	68.65	39.58	8.06	13.30	.13	7.58	0	4.53	2.00	2.53	61.61	10.77	4.67	8.03	10.43	14.19	1.49	9.20	2.83
2,000-2,999		165.13	162.30	96.07	53.58	8.10	25.90	.78	7.71	0	2.83	2.56	.27	66.23	5.76	1.50	5.86	10.03	17.13	9.38	13.98	2.59
3,000-3,999		217.38	217.38	113.49	51.00	7.11	47.51	3.20	4.67	0	0	0	0	103.89	12.20	.80	15.75	9.40	22.93	25.44	16.70	.67
4,000-4,999		258.89	258.89	131.35	62.40	1.44	61.80	5.71	0	0	0	0	0	127.54	9.49	4.29	19.47	19.54	25.02	30.92	18.10	.71

¹ Percentages and averages are based on the total number of families in each class (col. 2).

² The count of families for value of all household operation is the same as the count of all families, since all families had a value for household operation.

³ Includes fuel oil, kerosene, and gasoline used as fuel.

⁴ Includes coal, coke, briquettes, wood, kindling, and cobs.

⁵ Includes housewife who does not include paid help for sewing or a nurse hired primarily for nursing a sick member of the household, even though she may assist with housework.

⁶ Includes repair and upkeep of wells, cisterns, or springs.

⁷ Includes laundry and cleaning soaps and supplies and miscellaneous household expenses such as for steel wool, scouring pads, household disinfectants, floor wax, furniture and metal polish, mousetraps, flypaper, candles, paper napkins and towels, toilet paper, rent of post office box, and garbage and ash disposal.

⁸ Includes greeting cards and writing supplies for household use, such as pens, pencils, and ink.

⁹ Includes 3 families with negative incomes and 4 families with incomes of \$5,000 and over not shown separately.

¹⁰ Includes 9 families with incomes of \$5,000 and over not shown separately.

TABLE 21.—FURNISHINGS AND EQUIPMENT: Percentage of rural farm families in Tennessee and rural nonfarm families in Blount County, Tenn., having expenditures for furniture, floor coverings, specified items of household equipment and household textiles, and insurance or repairs for furniture, and average amounts spent, by net cash income, 1914¹

Type of community and net cash income class (dollars)	Families (2)	Total expenditures (3)	Furniture 2 (1)	Floor coverings 3 (5)	Kitchen equipment				Other equipment			Household textiles				Heat-ers, heat-ing stoves (18)	Other equip-ment 14 (19)	Insur-ance on furnish-ings (20)	Repairs and cleaning of furnish-ings, paid help for sewing (21)	
					Refrig-er-ator, ice box 4 (6)	Kitch-en stoves (7)	Small elec-tric equip-ment 5 (8)	Can-nings equip-ment 6 (9)	Other kitch-ent 7 (10)	Clean-ing 8 (11)	Laun-dry 9 (12)	Glass, china, silver, ware (13)	Bed linen, blan-kets 10 (14)	Towels, table linen 11 (15)	Curtains, draperies, mat-slip covers 12 (16)					Pil-lows, mat-tresses 13 (17)
Families having																				
RURAL FARM																				
All classes 15 -----	No. 380	Pct. 99.2	Pct. 27.9	Pct. 32.1	Pct. 5.8	Pct. 7.4	Pct. 3.7	Pct. 82.9	Pct. 32.9	Pct. 79.5	Pct. 33.2	Pct. 30.8	Pct. 39.7	Pct. 27.8	Pct. 22.6	Pct. 9.2	Pct. 16.3	Pct. 2.9	Pct. 4.7	
0-249 -----	18	100.0	5.6	22.2	0	11.1	0	77.8	27.8	66.7	38.9	16.7	27.8	16.7	0	0	11.1	16.7	0	
250-499 -----	73	100.0	17.8	20.5	2.7	1.4	2.7	79.5	23.3	76.7	26.0	28.8	30.1	30.1	0	8.2	8.2	6.8	0	
500-749 -----	68	97.1	25.0	26.5	4.4	10.3	4.4	82.4	33.8	79.4	36.8	38.2	42.6	47.1	22.1	7.4	17.6	7.4	2.9	
750-999 -----	56	98.2	32.1	28.6	8.9	8.9	1.8	82.1	37.5	73.2	33.9	25.0	42.9	35.7	26.8	3.6	12.5	12.5	3.6	
1,000-1,499 -----	69	100.0	26.1	34.8	8.7	4.3	2.9	89.9	42.0	84.1	40.6	33.3	37.7	39.3	15.9	8.7	20.3	5.8	1.4	
1,500-1,999 -----	36	100.0	44.4	52.8	11.1	13.9	2.8	86.1	38.9	80.6	33.3	33.3	50.0	36.1	27.8	13.9	30.6	5.6	0	
2,000-2,999 -----	35	100.0	37.1	48.6	8.6	5.7	8.6	77.1	25.7	91.4	25.7	40.0	48.6	34.3	31.4	14.3	11.4	11.4	2.9	
3,000-4,999 -----	18	100.0	33.3	38.9	5.6	16.7	11.1	83.3	33.3	72.2	22.2	16.7	44.4	38.9	22.2	33.3	27.8	5.6	22.2	
RURAL NONFARM																				
All classes 16 -----	129	99.2	48.8	33.3	10.1	10.1	3.9	46.5	21.7	87.6	31.0	41.1	53.5	48.8	47.3	14.0	18.6	9.3	28.7	
0-999 -----	14	100.0	35.7	36.7	0	7.1	0	50.0	21.4	71.4	50.0	28.6	35.7	28.6	14.3	0	42.9	7.1	0	
1,000-1,999 -----	30	96.7	50.0	40.7	6.7	20.0	3.3	36.7	23.3	83.3	43.3	33.3	56.7	50.0	40.0	13.3	16.7	20.0	0	
2,000-2,999 -----	54	100.0	46.3	40.0	18.5	9.3	5.6	51.9	25.9	94.4	24.1	48.1	51.9	51.9	55.6	16.7	16.7	11.1	3.3	
3,000-3,999 -----	15	100.0	66.7	28.6	6.7	6.7	6.7	60.0	13.3	86.7	33.3	53.3	73.3	66.7	73.3	20.0	20.0	20.0	33.3	
4,000-4,999 -----	7	100.0	28.6	11.1	0	0	0	28.6	14.3	100.0	0	14.3	71.4	42.9	42.9	14.3	14.3	0	0	

Average expenditures per family

RURAL FARM	Average expenditures per family													
	\$48.17	\$16.33	\$3.75	\$3.13	\$3.61	\$0.25	\$2.87	\$0.94	\$2.69	\$0.67	\$1.15	\$3.05	\$1.08	\$1.58
All classes ^{1a}														
0-249	15.88	.22	3.81	0	3.19	0	2.90	.35	1.32	.44	.29	.89	.37	.75
250-499	19.74	6.04	1.78	.66	.14	.02	2.34	.42	1.86	.40	.60	1.53	.64	.77
500-749	38.54	12.20	2.13	.55	5.01	.24	2.64	1.12	2.71	.78	1.00	3.16	.97	1.39
750-999	38.83	12.23	3.46	3.37	5.16	.03	2.62	.89	2.28	.60	.72	2.61	.77	.92
1,000-1,499	51.36	16.54	5.10	4.46	1.96	.28	3.74	1.03	2.80	.88	1.10	2.83	1.08	1.30
1,500-1,999	100.29	50.37	4.74	1.46	6.60	.42	3.03	1.83	2.82	.55	4.04	4.94	2.40	3.26
2,000-2,999	75.73	23.40	6.47	13.86	2.03	.85	2.73	1.01	4.50	.86	1.10	5.23	1.35	2.35
3,000-4,999	76.03	17.56	6.22	3.83	12.78	.60	3.06	1.05	3.74	.54	1.03	3.52	1.35	1.17
RURAL NONFARM														
All classes ^{1b}	93.09	43.54	4.71	2.91	4.07	.26	1.59	.54	3.43	1.26	2.02	6.49	1.84	7.60
0-999	36.03	11.73	1.99	0	2.11	0	1.35	.35	2.36	.59	.61	3.81	.40	1.31
1,000-1,999	71.99	26.28	3.55	2.63	9.62	.33	1.46	.48	3.07	1.07	.95	6.22	1.35	3.22
2,000-2,999	90.61	41.49	6.04	4.78	2.92	.20	1.50	.59	3.82	1.91	2.35	5.80	1.52	7.55
3,000-3,999	154.26	62.67	5.35	2.60	3.33	.87	2.74	.70	4.56	1.14	9.06	14.06	5.65	21.39
4,000-4,999	87.10	28.43	7.29	0	0	0	1.71	.95	4.56	0	.17	7.11	1.57	15.31

¹ Percentages and averages are based on the total number of families in each class (col. 2).

² Includes dining room, living room, bedroom, kitchen, porch, and lawn furniture, such as sofas, tables, chairs, bookcases, sideboards, desks, couches, beds, dressers, chests.

³ Includes all types of rugs or carpets, matting, linoleum, felt-base covering, and rubber tiles and rug pads.

⁴ Includes mechanical refrigerators utilizing electricity, gas, or kerosene and nonmechanical ice boxes or ice chests.

⁵ Includes electric mixers, toasters, percolators, waffle irons, grills, etc.

⁶ Includes pressure cookers, canners, fruit jars or other containers, racks, lids, rubbers, bottle capiers, can sealers, and all other equipment purchased specifically for canning processes.

⁷ Includes such items as cooking knives, forks, spoons, measuring cups, ladles, egg beaters, can openers, strainers, cookie cutters and sheets, pots, and pans. It does not include serving dishes or silver.

⁸ Includes vacuum cleaners, carpet sweepers, brooms, brushes, mops, floor waxes, and refuse containers as garbage cans, trash cans, etc.

⁹ Includes motor-driven and hand-operated washing machines, electric or hand irons or ironers, clothes baskets, hampers, racks, and other equipment used in laundering.

¹⁰ Includes sheets, pillowcases, bedspreads, mattress covers or pads, and yard goods used in making any of these; blankets, quilts, and comforters.

¹¹ Includes bath, hand, and dish towels, tablecloths and napkins, dresser runners and dollies, and yard goods used in making any of these.

¹² Includes ready-made articles or yard goods for making them.

¹³ Includes sofa pillows and cushions in addition to bed pillows and mattresses.

¹⁴ Includes all miscellaneous items of furniture not accounted for separately.

¹⁵ Includes 3 families with negative incomes and 4 families with incomes of \$5,000 and over not shown separately.

¹⁶ Includes 9 families with incomes of \$5,000 and over not shown separately.

TABLE 22.—VALUE OF CLOTHING PER FAMILY: Average expenditures per family of rural farm families in Tennessee and rural nonfarm families in Blount County, Tenn., for specified clothing groups, and average value of clothing received without direct expenditure, by net cash income, 1944¹

Type of community and net cash income class (dollars)	Families	Average money value per family of clothing of all members	Average expenditures per family for clothing of 2—												Average value per family for clothing received as gift or pay
			All mem- bers	Persons 2 years or older									Children under 2 years 9		
				Total 3	Head- wear 4	Outer- wear 4	Under- wear, night- wear 5	Foot- wear 6	Access- ories 7	Care and upkeep 8	Materials, paid help for sewing	Unclas- sified			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	
	Number	Dollars	Dollars	Dollars	Dollars	Dollars	Dollars	Dollars	Dollars	Dollars	Dollars	Dollars	Dollars	Dollars	
RURAL FARM															
All families 10	380	196.35	176.14	173.69	8.18	83.21	16.93	44.41	5.96	6.48	6.50	2.02	2.45	20.21	
0-249	18	96.70	76.50	74.54	4.59	32.83	6.42	21.99	1.20	4.13	3.31	0	1.96	20.20	
250-499	73	101.88	84.65	82.72	3.88	37.43	7.67	25.66	2.09	1.73	3.77	0	1.93	17.23	
500-749	68	152.93	139.09	136.25	6.89	63.44	14.18	39.01	3.29	3.37	6.07	0	2.84	13.84	
750-999	56	185.60	141.62	138.53	6.07	64.13	13.41	40.86	4.06	3.07	6.93	0	3.09	16.98	
1,000-1,499	69	224.01	205.56	202.96	9.80	101.64	19.14	50.03	7.15	7.42	5.46	2.32	2.60	18.45	
1,500-1,999	36	233.12	213.61	201.17	8.67	100.17	22.29	53.60	9.55	7.13	8.20	1.94	2.06	19.51	
2,000-2,999	35	313.66	286.91	284.91	14.56	130.84	29.51	70.75	10.15	15.81	9.72	3.57	2.00	26.75	
3,000-4,999	18	468.60	422.20	419.12	17.26	219.87	35.40	70.65	19.77	18.33	17.01	20.83	3.08	46.40	
RURAL NONFARM															
All families 11	129	296.10	273.85	265.20	10.42	124.11	29.60	51.72	15.45	22.50	11.40	0	8.65	22.25	
0-999	14	104.87	70.58	64.62	3.10	27.56	6.38	20.46	.46	2.76	3.90	0	5.96	34.29	
1,000-1,999	30	223.68	206.01	199.05	7.82	95.28	25.44	47.85	7.16	8.55	6.95	0	9.96	14.67	
2,000-2,999	54	316.49	296.27	285.90	10.88	126.95	32.41	54.94	20.03	26.38	14.31	0	10.37	20.22	
3,000-3,999	15	360.63	345.56	343.25	14.60	153.81	38.31	65.20	19.32	35.39	16.62	0	2.31	15.12	
4,000-4,999	7	494.40	428.10	428.10	18.03	214.97	45.50	67.86	16.62	45.13	19.99	0	0	66.30	

¹ Percentages and averages are based on total number of families in each class (col. 2).

² See tables 23-27 for percentages and averages based on persons in various sex-age groups.

³ Includes unitemized expenditures for 5 rural farm women and girls and 11 men and boys.

⁴ Includes coats, raincoats, jackets, sweaters; women's and girls' dresses, suits, skirts, blouses, aprons, smocks, work uniforms, overalls, slacks, shorts, play suits, and other sportswear; men's and boys' suits, slacks, trousers, overalls, coveralls, and shirts.

⁵ Includes underwear, nightwear, robes, housecoats, etc.

⁶ Includes hosiery, shoes, rubbers, galoshes, and boots.

⁷ Includes gloves, handkerchiefs, scarfs, belts, jewelry, women's and girls' handbags, men's and boys' ties, suspenders, etc.

⁸ Includes cleaning, dyeing, pressing, alterations, shoe repairs, storage and rental of garments.

⁹ Includes expenditures for infants not yet born at the end of 1944 when purchases were made during 1944.

¹⁰ Includes 3 families with negative incomes and 4 families with incomes of \$5,000 and over not shown separately.

¹¹ Includes 9 families with incomes of \$5,000 and over not shown separately.

TABLE 23.—WOMEN'S CLOTHING: Percentage of women and girls, 16 years of age and over, in rural farm families in Tennessee and in rural nonfarm families in Blount County, Tenn., having expenditures for specified items of clothing, and average expenditures per person, by net cash income, 1944 1

Type of community and net cash income class (dollars)	(2) Persons ²	Persons having																							(24) Unitemized expenditures						
		(3) Total	(4) Hats, caps, other head- wear	(5) Coats, raincoats	(6) Jackets, sweaters	(7) Dresses	(8) Suits, skirts, blouses	(9) Aprons, smocks	(10) Work uniforms, overalls	(11) Slacks, shorts, play suits, other sportswear	(12) Slips, petticoats	(13) Corsets, girdles, bras- sieres	(14) Other underwear ³	(15) Nightwear, robes, house- coats	(16) Hosiery	(17) Shoes	(18) House slippers, bedroom slippers	(19) Rubbers, galoshes, boots	(20) Accessories ⁴	(21) Cleaning, dyeing, stor- ing, alterations	(22) Shoe repairs ⁵	(23) Materials, paid help for sewing ⁶									
		No. 535	Pct. 99.3	Pct. 53.1	Pct. 29.0	Pct. 30.1	Pct. 15.8	Pct. 14.3	Pct. 15.8	Pct. 0	Pct. 2.2	Pct. 0	Pct. 36.8	Pct. 57.0	Pct. 15.8	Pct. 47.4	Pct. 15.8	Pct. 28.0	Pct. 86.4	Pct. 63.2	Pct. 78.9	Pct. 10.5	Pct. 21.3	Pct. 37.0		Pct. 37.4	Pct. 29.3	Pct. 31.6	Pct. 36.8	Pct. 0	
RURAL FARM All families ⁷	0-249	19	100.0	42.1	10.5	15.8	42.1	15.8	0	0	0	36.8	57.0	36.8	15.8	47.4	15.8	15.8	63.2	80.2	78.9	10.5	0	15.8	37.0	37.4	29.3	31.6	36.8	0	
	250-499	91	98.9	39.6	16.5	19.8	60.4	14.3	7.7	2.2	1.1	37.4	12.1	37.4	12.1	49.5	16.5	80.2	92.6	87.9	10.5	22.0	22.0	26.6	27.7	37.4	24.2	37.4	37.4	0	
	500-749	94	97.9	45.7	23.4	26.6	64.9	19.1	8.5	4.3	6.4	53.2	19.1	59.6	19.1	59.6	22.9	92.6	91.5	91.5	10.6	17.0	26.6	26.6	27.7	47.9	26.6	27.7	47.9	0	
	750-999	70	100.0	55.7	25.7	27.1	71.4	22.9	5.7	4.3	7.1	61.4	30.0	62.9	30.0	62.9	22.9	88.6	98.6	98.6	12.9	34.3	41.4	24.3	22.9	52.9	22.9	22.9	52.9	0	
	1,000-1,499	97	100.0	58.8	36.1	37.9	78.3	33.0	10.3	5.2	9.3	64.9	34.0	67.0	34.0	67.0	33.0	93.8	10.3	93.8	10.3	27.8	41.2	36.1	28.9	40.2	28.9	40.2	1.0		
	1,500-1,999	58	98.3	44.8	34.5	37.9	65.5	29.3	3.4	3.4	6.9	62.1	27.6	75.9	31.4	87.9	36.8	87.9	91.4	6.9	19.0	46.6	50.0	25.9	46.6	25.9	46.6	46.6	0		
	2,000-2,999	57	100.0	75.4	33.3	42.1	80.7	38.6	10.5	7.0	10.5	78.9	45.6	80.7	36.8	93.0	94.7	24.6	22.8	50.9	64.9	40.4	47.4	47.4	47.4	47.4	47.4	47.4	1.8		
	3,000-4,999	39	100.0	64.1	56.4	30.8	87.2	30.8	12.8	2.6	17.9	59.0	38.5	66.7	43.5	82.1	89.7	23.1	5.1	53.8	64.1	43.5	43.5	51.3	51.3	51.3	51.3	51.3	51.3	1.8	
	RURAL NONFARM All families ⁸		109	98.2	55.6	36.7	32.0	69.2	42.0	8.9	14.2	14.2	61.5	43.8	69.2	43.2	90.5	90.5	31.4	11.2	46.2	63.3	27.8	50.9	50.9	50.9	50.9	50.9	50.9	50.9	0
0-999		17	94.1	41.2	17.6	5.9	47.1	0	11.8	0	5.9	29.4	17.6	17.6	17.6	17.6	17.6	17.6	64.7	82.4	82.4	17.6	17.6	5.9	5.9	5.9	5.9	5.9	5.9	41.2	0
1,000-1,999		40	97.5	37.5	30.0	67.5	32.5	67.5	10.0	10.0	10.0	67.5	30.0	72.5	30.0	72.5	55.0	92.5	92.5	92.5	32.5	7.5	35.0	47.5	25.0	37.5	25.0	37.5	37.5	0	
2,000-2,999		71	100.0	62.0	38.0	36.6	71.8	50.7	11.3	18.3	15.5	67.6	52.1	80.3	43.7	93.0	91.5	28.2	9.9	57.7	71.8	29.6	57.7	57.7	57.7	57.7	57.7	57.7	57.7	0	
3,000-3,999		20	100.0	80.0	40.0	25.0	75.0	70.0	5.0	15.0	15.0	60.0	65.0	85.0	40.0	95.0	100.0	45.0	20.0	70.0	85.0	30.0	60.0	60.0	60.0	60.0	60.0	60.0	60.0	0	
4,000-4,999		11	100.0	63.6	72.7	36.4	45.5	72.7	36.4	0	9.1	18.2	63.6	45.5	45.5	45.5	100.0	72.7	36.4	9.1	36.4	72.7	36.4	63.6	63.6	63.6	63.6	63.6	63.6	0	

See footnotes at end of table.

TABLE 23.—WOMEN'S CLOTHING: *Percentage of women and girls, 16 years of age and over, in rural farm families in Tennessee and in rural nonfarm families in Blount County, Tenn., having expenditures for specified items of clothing, and average expenditures per person, by net cash income, 1944*—Continued

Type of community and net cash income class (dollars)	(2) Persons ?	Average expenditures per person																					
		(3) Total	(4) Hats, caps, other head-wear	(5) Coats, raincoats	(6) Jackets, sweaters	(7) Dresses	(8) Suits, skirts, blouses	(9) Aprons, smocks	(10) Work uniforms, overalls	(11) Slacks, shorts, play suits, other sportswear	(12) Slips, petticoats	(13) Corsets, girdles, bras-sieres	(14) Other underwear ?	(15) Nightwear, robes, house-coats	(16) Hosiery	(17) Shoes	(18) House slippers, bedroom slippers	(19) Rubbers, galoshes, boots	(20) Accessories †	(21) Cleaning, dyeing, press-ing, alterations, stor-age †	(22) Shoe repairs †	(23) Materials, paid help for sewing †	(24) Unitemized expenditures †
RURAL FARM																							
All families †	-----	\$51.66	\$1.88	\$6.96	\$1.73	\$10.04	\$3.92	\$0.18	\$0.26	\$0.47	\$2.50	\$1.04	\$1.91	\$1.16	\$3.19	\$8.23	\$0.25	\$0.41	\$2.05	\$1.63	\$0.43	\$3.00	\$0.42
0-249	-----	20.58	1.50	1.26	.63	3.39	1.38	0	0	0	1.05	.22	1.02	.35	1.88	3.64	.11	0	.33	.84	.60	2.38	0
250-499	-----	25.37	.96	2.25	.77	4.97	1.69	.12	.07	.03	1.13	.25	1.13	.51	1.77	5.58	.06	.37	1.03	.39	.26	2.03	0
500-749	-----	35.79	1.26	4.53	1.14	7.06	2.16	.16	.11	.25	2.15	.57	1.65	.83	2.50	6.50	.26	.30	.95	.59	.35	2.47	0
750-999	-----	45.47	1.59	4.61	1.29	9.19	3.73	.11	.10	.42	2.08	.83	1.72	.94	3.17	8.47	.27	.62	2.11	.91	.31	3.10	0
1,000-1,499	-----	55.39	1.84	6.16	2.41	11.50	4.88	.18	.39	.82	2.93	1.16	1.92	1.21	3.40	8.90	.18	.54	1.95	1.50	.48	2.38	.26
1,500-1,999	-----	55.44	1.64	9.34	2.07	8.40	3.87	.09	.22	.28	2.85	1.02	2.52	1.45	3.76	8.46	.15	.40	3.15	1.87	.26	3.64	0
2,000-2,999	-----	79.79	3.22	7.83	2.52	16.66	6.67	.47	.63	.41	4.49	2.21	2.90	1.88	4.78	12.18	.63	.48	3.37	3.93	.76	3.77	0
3,000-4,999	-----	107.38	3.61	25.43	2.54	20.53	8.08	.28	.15	1.49	2.95	2.82	2.30	2.30	4.65	10.10	.54	.23	3.60	3.37	.68	6.60	5.13
RURAL NONFARM																							
All families †	-----	92.85	2.75	10.04	2.55	13.56	7.58	.29	.83	1.23	4.97	2.31	2.98	3.44	5.53	10.16	.92	.22	6.14	10.75	1.03	5.57	0
0-999	-----	22.67	1.12	1.76	.35	5.13	0	.12	0	.47	1.18	.39	.64	1.21	1.41	4.97	.53	.32	.03	.97	.13	1.94	0
1,000-1,999	-----	62.52	1.47	5.25	2.36	8.44	5.64	.53	.78	1.01	4.59	1.21	2.63	3.33	4.70	8.91	.61	.14	2.70	3.88	.78	3.56	0
2,000-2,999	-----	99.28	2.61	9.30	3.21	13.05	7.50	.34	.81	1.56	5.24	2.56	3.42	3.58	4.97	10.58	.93	.38	10.43	11.85	.89	6.27	0
3,000-3,999	-----	121.38	3.06	8.80	2.27	14.64	15.37	.08	1.42	.80	7.44	4.17	4.55	2.51	7.34	13.95	1.60	.36	5.47	17.36	1.18	9.01	0
4,000-4,999	-----	150.08	4.95	28.68	4.04	22.98	10.27	0	1.36	1.45	5.99	2.59	2.23	7.08	9.91	10.87	.97	.32	4.95	19.15	3.05	9.24	0

respondent, the entry was made as an expenditure of the wife. Entries here are, therefore, an overstatement.

⁶ Itemized clothing expenditures were not obtainable for 2 farm women but total expenditures were obtained.

⁷ Includes 3 families with negative incomes and 4 families with incomes of \$5,000 and over not shown separately.

⁸ Includes 9 families with incomes of \$5,000 and over not shown separately.

¹ Percentages and averages are based on the total number of persons in each class (col. 2).

² Includes all persons who were members of the economic family during any part of 1944.

³ Includes union suits, shirts, panties, bloomers, etc.

⁴ Includes gloves, handbags, handkerchiefs, jewelry, belts, garters, scarfs, collars, dickies, hair ornaments, flowers, umbrellas, and other accessories not elsewhere classified.

⁵ When expenditures for the family could not be distributed among individuals by the

TABLE 24.—GIRLS' CLOTHING: *Percentage of girls, 2 to 15 years of age, in rural farm families in Tennessee and in rural nonfarm families in Blount County, Tenn., having expenditures for specified items of clothing, and average expenditures per person, by net cash income, 1944¹*

Type of community and net cash income class (dollars)	(2) Persons ?	Persons having																							(24) Unitemized expenditures
		(3) Total	(4) Hats, caps, other head-wear	(5) Coats, raincoats	(6) Jackets, sweaters	(7) Dresses	(8) Suits, skirts, blouses	(9) Aprons, smocks	(10) Work uniforms, overalls	(11) Slacks, shorts, play suits, other sportswear	(12) Slips, petticoats	(13) Corsets, girdles, bras, slieres	(14) Other underwear ?	(15) Nightwear, robes, house-coats	(16) Hostery	(17) Shoes	(18) House slippers, bedroom slippers	(19) Rubbers, galoshes, boots	(20) Accessories †	(21) Cleaning, dyeing, pressing, alterations, storage ‡	(22) Shoe repairs §	(23) Materials, paid help for sewing †			
(1)	No. 232	Pct. 98.3	Pct. 44.4	Pct. 40.5	Pct. 46.1	Pct. 62.1	Pct. 22.0	Pct. 3.9	Pct. 5.2	Pct. 9.1	Pct. 51.3	Pct. 2.6	Pct. 77.2	Pct. 18.1	Pct. 93.5	Pct. 96.6	Pct. 7.8	Pct. 26.7	Pct. 23.7	Pct. 13.8	Pct. 30.6	Pct. 53.0	Pct. 0.4		
RURAL FARM All families 7	8	100.0	12.5	25.0	25.0	37.5	12.5	12.5	0	0	29.6	0	37.5	0	100.0	100.0	12.5	12.5	0	12.5	12.5	87.5	0		
	27	96.3	37.0	29.6	22.2	66.7	11.1	3.7	0	3.7	29.6	0	55.6	18.5	96.3	92.6	7.4	37.0	11.1	11.1	25.9	51.9	0		
	63	96.8	41.3	34.9	47.6	63.5	27.0	6.3	11.1	6.3	39.7	0	81.0	9.5	88.9	93.7	6.3	22.2	19.0	14.3	22.2	50.8	0		
	41	97.6	39.0	36.6	36.6	58.5	22.0	2.4	9.8	4.9	61.0	4.9	78.0	26.8	95.1	97.6	9.8	36.6	24.4	4.9	26.8	46.3	0		
	55	100.0	66.7	51.1	55.6	75.6	26.7	2.2	4.0	15.6	71.1	2.2	82.2	28.9	97.8	97.8	11.1	31.1	42.2	15.6	44.4	55.6	2.2		
	25	100.0	20.0	48.0	64.0	60.0	16.0	4.0	0	12.0	64.0	8.0	80.0	4.0	84.0	100.0	0	16.0	12.0	12.0	40.0	48.0	0		
	16	100.0	68.8	43.8	62.5	43.8	25.0	0	20.0	12.5	50.0	6.2	100.0	18.8	100.0	100.0	12.5	12.5	37.5	25.0	25.0	68.8	0		
5	100.0	40.0	60.0	20.0	20.0	20.0	0	0	20.0	0	40.0	0	60.0	20.0	100.0	100.0	0	40.0	40.0	20.0	60.0	0			

See footnotes at end of table.

TABLE 24.—GIRLS' CLOTHING: Percentage of girls, 2 to 15 years of age, in rural farm families in Tennessee and in rural nonfarm families in Blount County, Tenn., having expenditures for specified items of clothing, and average expenditures per person, by net cash income, 1944—Con.

Type of community and net cash income class (dollars)	(2) Persons ¹	Persons having—Continued																							(24) Unitemized expenditures
		(3) Total	(4) Hats, caps, other headwear	(5) Coats, raincoats	(9) Jackets, sweaters	(7) Dresses	(8) Suits, skirts, blouses	(6) Aprons, smocks	(10) Work uniforms, overalls	(11) Slacks, shorts, play suits, other sportswear	(12) Slips, petticoats	(13) Corsets, girdles, bras-sieres	(14) Other underwear ²	(15) Nightwear, robes, house-coats	(16) Hosiery	(17) Shoes	(18) House slippers	(19) Rubbers, galoshes, boots	(20) Accessories ³	(21) Cleaning, dyeing, pressing, alterations, storage	(22) Shoe repairs ⁴	(23) Materials, paid help for sewing ⁵			
RURAL NONFARM		No.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.		
All families ⁷	103	97.1	58.3	54.4	53.4	50.0	35.9	1.0	0	23.3	54.4	4.9	72.8	28.2	92.2	83.3	22.3	17.5	35.0	28.2	14.6	65.0	0		
0-999	12	91.7	25.0	33.3	0	50.0	8.3	0	0	8.3	16.7	8.3	25.0	8.3	91.7	83.3	8.3	0	16.7	0	16.7	83.3	0		
1,000-1,999	25	96.0	52.0	48.0	56.0	72.0	20.0	0	0	12.0	52.0	4.0	52.0	16.0	88.0	92.0	8.0	20.0	12.0	16.0	8.0	60.0	0		
2,000-2,999	46	97.8	76.1	60.9	53.7	63.0	30.0	0	0	32.6	67.4	4.3	95.7	30.4	93.5	97.8	28.3	21.7	41.3	34.8	17.4	63.0	0		
3,000-3,999	13	100.0	88.5	61.5	63.2	46.2	30.8	0	0	15.4	38.5	0	76.9	46.2	92.3	100.0	30.8	15.4	61.5	53.8	23.1	61.5	0		
4,000-4,999	5	100.0	80.0	60.0	60.0	60.0	60.0	20.0	0	40.0	80.0	20.0	60.0	40.0	100.0	100.0	40.0	20.0	80.0	40.0	0	60.0	0		
RURAL FARM																									
All families ⁷	228	32	56	31	176	48	103	10	12	30	123	6	192	30	189	66	10	43	32	21	47	64	06		
0-249	12	68	07	162	50	163	50	12	0	0	12	0	82	0	88	505	12	21	0	12	02	89	0		
250-499	19	13	46	203	60	341	20	0	0	19	63	0	104	32	0	520	05	74	11	12	20	95	0		
500-749	22	70	53	269	147	305	77	27	24	08	78	0	204	27	181	540	11	34	31	12	22	24	0		
750-999	27	60	47	323	135	306	107	01	24	07	158	05	261	41	178	674	07	55	23	08	21	93	0		
1,000-1,499	34	94	72	428	174	620	139	06	0	62	186	04	196	60	208	772	16	48	53	17	56	21	33		
1,500-1,999	34	97	18	506	246	652	139	10	0	22	142	26	256	64	234	797	0	27	16	17	93	65	0		
2,000-2,999	34	68	86	343	297	331	94	0	40	0	141	19	293	31	237	683	26	18	63	100	52	35	0		
3,000-4,999	30	07	96	987	30	60	20	0	0	0	60	0	135	40	161	700	0	65	55	40	20	40	0		

TABLE 25.—MEN'S CLOTHING: *Percentage of men and boys, 16 years of age and over, in rural farm families in Tennessee and in rural nonfarm families in Blount County, Tenn., having expenditures for specified items of clothing, and average expenditures per person, by net cash income, 1944*¹

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)
Type of community and net cash income class (dollars)	Persons ²	Total	Hats and caps	Coats, rain-coats, jackets, sweat-coats	Suits	Slacks, trousers	Overalls, coveralls	Shirts	Underwear	Nightwear, robes	Ho-story	Shoes	House-slip-pers	Boots, arc-tic, rub-bers	Accesso-ries ³	Materials, paid help for sew-ing ⁴	Clean-ing, press-ing, dyeing, altera-tions ⁴	Shoe re-pairs ⁴	Stor-age, rental of gar-ments	Un-item-ized ex-pen-ditures ⁴
Persons having																				
RURAL FARM	Num-ber	Per-cent	Per-cent	Per-cent	Per-cent	Per-cent	Per-cent	Per-cent	Per-cent	Per-cent	Per-cent	Per-cent	Per-cent	Per-cent	Per-cent	Per-cent	Per-cent	Per-cent	Per-cent	Per-cent
All families ⁵	526	97.1	70.3	44.5	15.2	55.5	66.7	85.6	66.5	5.7	84.2	88.4	5.1	32.3	47.9	2.3	33.3	33.6	0.6	1.0
0-249	23	100.0	73.9	39.1	4.3	52.2	73.9	78.3	56.5	8.7	78.3	91.3	0	21.7	39.1	4.3	30.4	34.8	0	0
250-499	79	96.2	55.7	34.2	8.9	45.6	79.7	82.3	63.3	5.1	78.5	84.8	2.5	45.6	31.6	2.5	17.7	22.8	1.3	1.3
500-749	96	96.9	71.9	35.4	7.3	47.9	67.7	90.6	61.5	5.2	87.5	84.4	3.1	25.0	42.7	1.0	20.8	21.9	0	0
750-999	76	94.7	61.8	35.2	11.8	55.3	64.5	77.6	53.9	5.3	77.6	85.5	5.3	31.6	46.1	6.6	17.1	26.3	1.3	0
1,000-1,499	101	98.0	77.2	61.4	21.8	61.4	64.4	92.1	77.2	3.0	81.1	92.1	7.9	33.7	55.4	0	40.6	41.6	1.0	2.0
1,500-1,999	56	100.0	71.4	46.4	17.9	51.8	75.0	89.3	66.1	7.1	89.3	92.9	5.4	28.6	53.6	1.8	37.5	32.1	0	0
2,000-2,999	55	100.0	80.0	54.5	25.5	69.1	52.7	81.8	76.4	3.6	92.7	91.5	5.5	29.1	58.2	3.6	58.2	47.3	0	1.8
3,000-4,999	28	96.4	85.7	53.6	21.4	71.4	53.6	85.7	75.0	14.3	82.1	89.3	10.7	35.7	60.7	0	67.9	39.3	0	3.6
RURAL NONFARM																				
All families ⁷	132	98.5	73.5	52.3	26.4	71.2	44.7	87.9	77.3	22.0	85.6	87.1	11.4	13.6	68.9	.8	41.7	37.9	0	0
0-999	11	90.9	45.5	18.2	9.1	45.5	36.4	90.9	54.5	9.1	45.5	54.5	0	18.2	27.3	0	27.3	18.2	0	0
1,000-1,999	30	96.7	68.7	43.3	20.0	36.7	36.7	86.7	73.3	10.3	96.0	88.7	3.3	10.5	53.3	0	26.7	26.7	0	0
2,000-2,999	57	100.0	73.7	56.1	38.6	70.2	56.1	87.7	82.5	19.3	87.7	91.2	15.8	8.8	73.4	1.8	57.9	43.9	0	0
3,000-3,999	17	100.0	94.1	70.6	52.9	94.1	35.3	88.2	76.5	23.5	88.2	88.2	11.8	23.5	88.2	0	41.2	52.9	0	0
4,000-4,999	7	100.0	85.7	71.4	71.4	85.7	14.3	100.0	71.4	57.1	100.0	100.0	14.3	14.3	100.0	0	28.6	14.3	0	0

RURAL FARM		Average expenditures per person																		
All families *		\$44.64	\$3.18	\$3.65	\$3.95	\$4.91	\$4.23	\$5.81	\$2.71	\$0.27	\$2.45	\$7.73	\$0.14	\$0.95	\$1.87	\$0.09	\$1.31	\$0.65	\$0.01	\$0.73
0-249	-----	29.13	2.03	2.37	.87	4.17	3.11	3.75	1.95	.17	1.43	5.85	0	.76	.60	.09	.93	1.05	0	0
250-499	-----	29.29	1.94	1.53	2.32	2.36	4.44	4.17	2.17	.11	1.81	5.65	.08	1.02	.49	.07	.41	.24	.02	.46
500-749	-----	33.01	2.72	2.52	1.78	3.32	3.81	5.33	1.95	.28	1.80	6.48	.13	.72	1.03	.05	.66	.43	0	0
750-999	-----	33.74	2.39	2.21	2.35	4.44	3.70	4.86	1.88	.29	1.84	6.84	.12	.90	.82	.24	.38	.45	.03	0
1,000-1,499	-----	53.69	3.90	6.04	5.38	6.07	4.11	6.91	3.04	.10	2.66	8.89	.18	.92	2.48	0	1.74	.76	.03	.48
1,500-1,999	-----	45.50	3.17	3.46	3.47	4.27	5.17	6.49	2.96	.23	3.05	7.79	.18	1.02	2.58	.03	1.01	.62	0	0
2,000-2,999	-----	64.87	4.93	5.51	8.03	7.46	3.83	6.24	3.80	.18	4.22	10.74	.12	.91	2.56	.23	2.81	1.03	0	2.27
3,000-4,999	-----	79.09	4.92	7.05	5.68	1.09	3.53	9.09	4.03	11.08	3.28	9.98	.31	.93	7.09	0	3.30	.88	0	6.25
RURAL NONFARM																				
All families 7	-----	82.24	4.98	7.81	14.93	11.34	3.72	9.22	3.57	1.22	3.58	9.44	.41	.72	5.85	.01	4.24	1.20	0	0
0-999	-----	20.73	1.85	.77	2.05	3.34	1.49	3.05	1.34	.05	.95	3.91	0	.32	.29	0	1.03	.29	0	0
1,000-1,999	-----	52.13	3.90	3.60	6.17	8.84	2.58	7.80	2.50	.42	2.48	9.10	.05	.24	2.60	0	1.17	.68	0	0
2,000-2,999	-----	80.44	4.97	7.36	13.06	11.87	4.56	7.94	3.97	.79	3.85	10.06	.56	.61	4.11	.03	5.48	1.22	0	0
3,000-3,999	-----	104.12	5.69	13.47	14.61	17.99	3.55	12.44	3.72	.82	4.82	9.02	.26	.78	8.93	0	6.00	2.02	0	0
4,000-4,999	-----	132.40	8.29	9.14	45.64	9.14	.43	15.07	3.58	6.85	5.06	12.57	.43	.71	6.80	0	8.43	.26	0	0

* Percentages and averages are based on the total number of persons in each class (col. 2).

† Includes all persons who were members of the economic family during any part of 1944.

‡ Includes gloves, ties, belts, suspenders, scarfs, garters, handkerchiefs, and jewelry.

§ When expenditures for the family could not be distributed among individuals by the respondent, the entry was made as an expenditure of the wife. Entries here are, therefore, an understatement.

§ Itemized clothing expenditures were not obtained from 5 rural farm men and boys but total expenditures were obtained.

¶ Includes 3 families having negative incomes and 4 families having incomes of \$5,000 and over not shown separately.

* Includes 9 families having incomes of \$5,000 and over not shown separately.

TABLE 26.—BOYS' CLOTHING: *Percentage of boys, 2 to 15 years of age, in rural farm families in Tennessee and in rural nonfarm families in Blount County, Tenn., having expenditures for specified items of clothing, and average expenditures per person, by net cash income, 1944*¹

Type of community and net cash income class (dollars)	Per-sons ²	(1)	(2)	Total	(3)	Hats, caps	(4)	Coats, raincoats, jackets, sweaters	(5)	Suits	(6)	Shirts, overalls	(7)	Shoes, trousers	(8)	Underwear	(9)	Nightwear, robes	(10)	Hosiery	(11)	Shoes	(12)	House slip-pers	(13)	Boots, arctic, rubbers	(14)	Accessories ³	(15)	Mate-rials, paid help for sewing ⁴	(16)	Cleaning, pressing, dyeing, alterations ⁴	(17)	Shoe repairs ⁴	(18)	Un-iten-ized ex-pen-ditures ⁴	(19)	(20)					
Persons having																																											
RURAL FARM																																											
All families ⁶																																											
0-249																																											
250-499																																											
500-749																																											
750-999																																											
1,000-1,499																																											
1,500-1,999																																											
2,000-2,999																																											
3,000-4,999																																											
RURAL NONFARM																																											
All families ⁷																																											
0-999																																											
1,000-1,999																																											
2,000-2,999																																											
3,000-3,999																																											
4,000-4,999																																											

Average expenditures per person

RURAL FARM		\$29.14	\$1.06	\$3.65	\$2.12	\$3.23	\$3.72	\$3.09	\$1.53	\$0.21	\$1.57	\$6.25	\$0.03	\$0.39	\$0.40	\$0.71	\$0.22	\$0.36	\$0.50
All families ⁶																			
0-249	19.84	.74	1.93	.44	4.33	3.32	3.32	1.24	.98	.17	1.29	4.54	.14	0	.16	.56	0	0	0
250-499	20.04	.66	2.76	.95	1.27	3.53	3.53	1.94	1.07	.06	1.14	5.42	0	0	.43	.73	.04	.04	0
500-749	24.05	1.03	2.84	1.91	2.46	3.25	3.25	2.90	1.20	.06	1.27	5.71	.05	.16	.29	.64	.09	.19	0
750-999	20.81	.67	2.14	1.54	2.10	2.95	2.95	2.02	1.02	.09	1.15	5.73	.06	.18	.19	.76	0	.21	0
1,000-1,999	33.41	1.48	4.24	2.61	3.63	3.75	3.75	3.54	2.02	.04	1.55	6.48	0	.89	.56	.38	.19	.48	1.47
1,500-1,999	34.95	1.26	4.55	3.43	3.82	2.75	3.91	3.91	1.94	.29	3.22	5.16	0	.58	.44	.59	.16	.35	2.50
2,000-2,999	37.18	1.18	4.57	.90	4.46	6.44	3.38	3.38	1.89	.45	2.28	8.46	.09	.53	.36	.77	.45	.97	0
3,000-4,999	7.49	.07	.11	.29	.92	1.05	.84	.84	.68	.74	.16	.47	.37	1.68	0	0	.11	0	0
RURAL NONFARM																			
All families ⁷		39.55	1.35	5.64	3.35	5.20	4.43	3.87	2.43	.84	2.20	7.16	.19	.36	.81	.79	.63	.30	0
0-999	16.36	.20	3.45	0	1.18	2.99	2.99	1.18	.79	.39	1.40	3.78	0	0	.07	.20	0	.73	0
1,000-1,999	36.46	1.38	3.71	3.50	3.24	4.40	4.48	4.48	3.01	.54	2.26	6.18	.22	.25	.64	.34	.23	.08	0
2,000-2,999	40.66	1.39	6.49	3.06	3.82	4.29	3.57	3.57	2.04	.63	2.08	7.45	.20	.18	.72	1.24	1.00	.48	0
3,000-3,999	50.98	1.47	9.86	2.25	4.78	6.01	3.66	3.66	2.30	1.96	2.87	9.72	.12	1.90	1.90	1.25	.68	.25	0
4,000-4,999	53.95	1.02	3.30	0	1.99	1.35	1.35	4.49	1.75	0	2.00	11.50	.62	.62	2.14	.50	2.36	0	0

¹ Percentages and averages are based on the total number of persons in each class (col. 2).

² Includes all persons who were members of the economic family during any part of 1944.

³ Includes gloves, ties, belts, suspenders, socks, earflaps, handkerchiefs, and laundry.

⁴ When expenditure for the family could not be distributed among individuals by the respondent, the entry was made as an expenditure of the mother. Entries here are, therefore, an understatement.

⁵ Itemized clothing expenditures were not obtained from 6 rural farm boys, but total expenditures were obtained.

⁶ Includes 3 families having negative incomes and 4 families having incomes of \$5,000 and over not shown separately.

⁷ Includes 9 families having incomes of \$5,000 and over not shown separately.

Average expenditures per person

RURAL FARM		\$12.39	\$2.11	\$0.36	\$0.74	\$0.78	\$1.51	\$0.19	\$0.51	\$1.08	\$0.81	\$0.54	\$1.55	\$0.15	\$1.46
All families ¹															
0-249		11.79	0	.67	1.67	0	5.00	0	1.00	.83	.67	.27	1.33	0	.35
250-499		9.41	1.47	.31	.08	.88	.87	.07	.37	1.44	.87	.42	1.46	0	1.17
500-749		9.64	.75	.61	1.05	.94	1.23	.20	.20	1.13	.51	.67	1.80	0	.55
750-999		14.40	.83	.11	.58	.57	2.48	.58	.98	2.59	1.91	.62	1.46	.08	1.61
1,000-1,499		17.91	9.54	.42	0	.72	1.09	.14	0	1.92	.40	.35	.75	0	2.58
1,500-1,999		12.35	2.65	.21	0	.58	.83	0	.87	2.34	.61	.43	1.03	0	2.81
2,000-2,999		11.08	0	.28	1.10	.33	1.17	.17	.95	1.29	.67	.63	2.37	1.67	1.05
3,000-4,999		27.74	0	0	5.00	3.50	4.00	0	1.50	3.40	.34	1.38	3.00	0	5.62
RURAL NONFARM															
All families ¹		27.22	3.40	.87	3.88	2.34	5.69	.56	1.23	2.32	1.98	1.09	2.84	.10	.92
0-999		20.86	0	.84	2.75	1.62	6.15	1.47	.49	.90	.12	1.15	2.87	0	2.50
1,000-1,999		27.17	2.00	.75	3.34	3.27	8.50	.49	.88	2.24	1.66	1.00	3.86	.04	1.14
2,000-2,999		26.69	5.12	.83	3.33	1.59	4.25	.55	1.36	2.61	1.83	1.15	2.77	.12	1.18
3,000-3,999		17.31	5.00	1.14	2.98	1.98	2.97	0	.50	0	0	.50	2.24	0	0
4,000-4,999															

¹ Percentages and averages are based on the total number of persons in each class (col. 2).
² Includes all children under 2 years who were members of the economic family at any time during 1944 and infants not yet born at the close of 1944 for whom expenditures had been made during 1944. There are 6 such infants among farm families.

³ Includes hats, mittens, jewelry, and all expenditures not classified elsewhere, such as cleaning and locking garments.

⁴ Includes 3 families with negative incomes and 4 families with incomes of \$5,000 and over; one family had an infant.

⁵ Includes 9 families with incomes of \$5,000 and over; 3 families reported infants.

TABLE 28.—MEDICAL CARE: *Percentage of rural farm families in Tennessee and rural nonfarm families in Blount County, Tenn., having expenditures for specified items of medical care, and average expenditures reported, by net cash income, 1944*¹

Type of community and net cash income class (dollars)	Families	Total	Physician, specialist, surgeon	Refraction and glasses	Dental care	Other practitioner ²	Out-patient department, clinic care	Hospital care	X-ray examination and/or treatment, laboratory tests ³	Nurse ⁴	Medicines, drugs, medical appliances, supplies ⁵	Prepayment for medical care ⁶
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
Families having												
RURAL FARM	No.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.
All families ⁷	380	98.9	66.6	19.2	38.4	2.9	0.8	12.6	5.3	1.1	94.5	0.5
0-249.....	18	100.0	38.9	22.2	22.2	0	0	0	0	0	94.4	0
250-499.....	73	98.6	68.5	9.6	34.2	2.7	0	5.5	1.4	0	93.2	0
500-749.....	68	97.1	55.9	20.6	32.4	4.4	1.5	11.8	4.4	0	94.1	0
750-999.....	56	100.0	71.4	14.3	28.6	3.6	1.8	8.9	3.6	0	94.6	0
1,000-1,499.....	69	98.6	66.7	15.9	40.6	4.3	1.4	15.9	8.7	4.3	95.7	0
1,500-1,999.....	36	100.0	69.4	33.3	47.2	0	0	16.7	5.6	0	100.0	2.8
2,000-2,999.....	35	100.0	82.9	28.6	57.1	2.9	0	25.7	5.7	2.9	97.1	2.9
3,000-4,999.....	18	100.0	72.2	22.2	66.7	0	0	27.8	16.7	0	77.8	0
RURAL NONFARM												
All families ⁸	129	100.0	84.5	30.2	56.6	3.9	0	18.6	12.4	5.4	95.3	.8
0-999.....	14	100.0	78.6	35.7	35.7	7.1	0	7.1	0	14.3	92.9	0
1,000-1,999.....	30	100.0	90.0	16.7	40.0	3.3	0	13.3	3.3	0	96.7	0
2,000-2,999.....	54	100.0	85.2	31.5	63.0	3.7	0	27.8	16.7	5.6	100.0	0
3,000-3,999.....	15	100.0	80.0	40.0	93.3	0	0	6.7	6.7	0	86.7	0
4,000-4,999.....	7	100.0	85.7	57.1	42.9	14.3	0	0	57.1	0	71.4	14.3
Average expenditures per family												
RURAL FARM												
All families ⁷		\$77.52	\$30.16	\$3.76	\$9.06	\$0.84	\$0.09	\$17.50	\$1.14	\$0.28	\$14.52	\$0.17
0-249.....		26.59	6.34	2.93	1.56	0	0	0	0	0	15.76	0
250-499.....		46.48	20.99	1.66	4.45	.10	0	7.53	.68	0	11.07	0
500-749.....		63.69	21.67	3.81	9.13	1.72	.29	14.21	.81	0	12.05	0
750-999.....		46.14	20.55	3.53	5.13	.89	.14	3.87	.82	0	11.51	0
1,000-1,499.....		96.77	47.29	3.37	4.20	1.75	.09	22.85	1.52	1.00	14.70	0
1,500-1,999.....		96.44	30.19	6.44	16.31	0	0	21.36	.83	0	20.51	.50
2,000-2,999.....		137.95	53.26	4.57	23.89	.71	0	30.04	1.26	1.14	21.71	1.37
3,000-4,999.....		173.37	43.44	4.58	16.50	0	0	84.35	5.22	0	19.28	0
RURAL NONFARM												
All families ⁸		117.41	46.41	7.82	15.72	3.19	0	*15.84	2.93	4.80	20.61	.09
0-999.....		77.40	26.64	4.23	1.30	1.43	0	4.79	0	2.00	37.01	0
1,000-1,999.....		106.67	55.00	3.46	9.60	1.67	0	17.20	.33	0	19.41	0
2,000-2,999.....		126.37	51.27	8.74	18.25	6.18	0	19.35	5.14	1.74	15.70	0
3,000-3,999.....		103.62	32.20	11.43	38.87	0	0	3.00	.50	0	17.62	0
4,000-4,999.....		87.85	23.29	21.78	7.57	1.14	0	0	6.21	0	26.18	1.71

¹ Percentages and averages are based on the total number of families in each class (col. 2).

² Includes osteopaths, chiropractors, naturopaths, faith healers, chiroprudists, and midwives.

³ Excludes examinations and treatments received as part of hospitalized illness and X-rays taken by dentists.

⁴ Includes private duty graduate nurses, visiting nurses, and practical nurses.

⁵ Excludes cod-liver oil and vitamin preparations (classed as food) and household supplies such as disinfectants. Includes adhesive tape, bandages, sterile cotton, syringes, trusses, crutches, wheel chairs, and artificial limbs.

⁶ Includes hospitalization and medical service plans.

⁷ Includes 3 families with negative incomes and 4 families with incomes of \$5,000 and over not shown separately.

⁸ Includes 9 families with incomes of \$5,000 and over not shown separately.

⁹ Includes ambulance charges for 1 family in the \$5,000 and over class.

TABLE 29.—AUTOMOBILE PURCHASE AND OPERATION,¹ AND OTHER TRANSPORTATION: *Percentage of rural farm families in Tennessee and rural nonfarm families in Blount County, Tenn., having expenditures for automobile purchase and for specified items of operation, for family and business use; percentage having expenditures for other travel; and average expenditures reported; by net cash income, 1944²*

Type of community and net cash income class (dollars)	Families	Expenditures for automobiles and trucks for—										Expenditures for other transportation					
		Receipts from car pools	Family and business use					Family use					Total	Local	Other	Vehicles purchased	
			Operation					Total ^{1,7}	Purchase ⁴	Operation							
			Net expenditures ³	Purchase ⁴	Operation						Other ⁶						
					Total	Tires ⁵	Tubes ⁵					Retread- ing, recap- ping, tire repairs					Gas-oline, oil
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)
Families having																	
RURAL FARM																	
All families ⁸																	
0-249	18	Percent 3.4	Percent 47.9	Percent 8.4	Percent 47.6	Percent 22.9	Percent 14.7	Percent 15.5	Percent 47.6	Percent 46.6	Percent 47.9	Percent 8.4	Percent 47.6	Percent 51.1	Percent 33.9	Percent 24.7	Percent 0
250-499	73		38.9	0	38.9	27.2	16.7	11.1	38.9	38.9	38.9	0	38.9	33.3	33.3	11.1	0
500-749	68		27.4	2.7	26.0	13.7	8.2	6.8	26.0	26.0	27.4	2.7	26.0	50.7	27.9	22.1	0
750-999	68		42.6	8.8	42.6	26.5	10.3	16.2	42.6	42.6	42.6	8.8	42.6	47.1	27.9	23.1	0
1,000-1,499	36		43.9	7.1	42.9	25.0	18.8	19.6	42.9	39.3	42.9	7.1	42.9	46.4	33.9	17.9	0
1,500-1,999	32		55.1	14.5	55.1	31.9	18.8	18.8	55.1	52.2	55.1	14.5	55.1	52.2	31.9	34.0	0
2,000-2,999	30		41.4	5.6	44.4	27.8	25.0	8.3	44.4	44.4	44.4	5.6	44.4	75.0	50.0	38.9	0
3,000-4,999	35		68.6	22.2	68.6	45.6	20.0	22.9	68.6	68.6	68.6	8.6	68.6	42.9	37.1	17.1	0
	18		100.0		100.0	50.0	22.2	27.8	100.0	100.0	100.0	22.2	100.0	66.7	38.9	38.9	0
RURAL NONFARM																	
All families ⁹																	
	129		57.4	10.9	57.4	22.5	9.3	30.2	57.4	55.0	57.4	10.9	57.4	82.9	76.7	23.3	1.6
0-999	14		7.1	0	7.1	0	0	7.1	7.1	7.1	7.1	0	7.1	71.4	64.3	7.1	0
1,000-1,999	30		36.7	13.3	36.7	16.7	3.3	16.7	36.7	30.0	36.7	13.3	36.7	93.3	86.7	23.3	0
2,000-2,999	54		70.4	14.8	70.4	24.1	13.0	35.2	70.4	68.5	70.4	14.8	70.4	85.2	83.3	25.9	0
3,000-3,999	15		80.0	13.3	80.0	40.0	20.0	40.0	80.0	80.0	80.0	13.3	80.0	86.7	73.3	20.0	13.3
4,000-4,999	7		71.4	0	71.4	28.6	0	57.1	71.4	71.4	71.4	0	71.4	71.4	57.1	42.9	0

See footnotes at end of table.

TABLE 29.—AUTOMOBILE PURCHASE AND OPERATION,¹ AND OTHER TRANSPORTATION: *Percentage of rural farm families in Tennessee and rural nonfarm families in Blount County, Tenn., having expenditures for automobile purchase and for specified items of operation, for family and business use; percentage having expenditures for other travel; and average expenditures reported; by net cash income, 1944*²—Continued

Type of community and net cash income class (dollars)		Expenditures for automobiles and trucks for—										Expenditures for other transportation					
		Families (2)	Receipts from car pools (3)	Family and business use						Family use				Total (15)	Local (16)	Other (17)	Vehicles purchased (18)
				Operation					Total ¹² (12)	Purchase ¹ (13)	Operation (14)						
				Net expenditures ³ (4)	Purchase ⁴ (5)	Total (6)	Tires ⁵ (7)	Tubes ⁵ (8)				Retreading, recapping, tire repairs (9)	Gasoline, oil (10)				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)
Average expenditures per family																	
RURAL FARM																	
All families ⁸		\$7.46	\$100.72	\$27.04	\$81.14	\$12.58	\$1.06	\$2.58	\$12.24	\$22.08	\$47.22	\$17.28	\$37.40	\$21.41	\$12.59	\$8.82	\$0
0-249		0	53.82	0	53.82	7.29	.59	1.83	31.12	12.99	21.68	0	21.68	2.67	1.45	1.22	0
250-499		.07	47.85	11.30	36.62	4.49	.31	1.98	19.06	10.75	20.41	11.30	9.18	8.87	3.06	5.81	0
500-749		5.03	73.38	22.65	55.76	10.37	1.00	3.06	26.99	14.31	29.45	14.46	20.02	7.98	5.45	2.53	0
750-999		0	70.78	13.30	57.48	9.21	.56	2.05	29.92	15.70	30.96	9.93	21.03	8.53	5.06	5.79	0
1,000-1,499		2.75	126.31	34.42	91.67	20.95	1.84	2.77	49.52	19.59	57.83	21.75	38.93	27.40	16.06	11.34	0
1,500-1,999		.14	73.88	10.42	63.00	9.23	1.12	1.44	36.33	15.18	31.77	2.99	28.92	32.09	39.03	23.06	0
2,000-2,999		26.40	148.46	24.71	150.15	23.74	1.61	4.25	83.04	37.51	85.92	20.44	91.88	62.92	24.03	6.19	0
3,000-4,999		33.33	400.89	180.56	253.66	20.99	1.51	3.64	123.55	103.97	202.59	88.61	147.31	56.85	28.96	27.89	0
RURAL NONFARM																	
All families ⁹		18.34	98.93	35.74	81.53	8.87	.64	6.99	38.46	26.57	95.72	33.74	78.32	52.80	45.51	6.82	.47
0-999		0	6.29	0	6.29	0	0	.71	1.79	3.79	6.29	0	6.29	6.90	6.76	.14	0
1,000-1,999		0	78.09	42.67	35.42	6.39	.17	5.23	11.62	12.01	78.09	42.67	35.42	52.40	46.73	5.67	0
2,000-2,999		24.01	110.22	41.61	92.62	9.79	.93	7.77	43.07	31.06	110.22	41.61	92.62	.49	61.85	9.61	0
3,000-3,999		53.20	150.42	72.27	111.35	11.32	1.22	12.07	54.45	32.29	142.94	72.27	103.87	13.74	40.69	4.05	4.00
4,000-4,999		29.43	159.75	0	189.18	9.20	0	12.14	94.14	73.70	147.99	0	177.42	43.81	37.81	6.03	0

¹ This table covers expenditures for automobiles and trucks used solely or partly for family living. Expenditures for automobiles and trucks used entirely for business are handled as farm or other business expense. In the case of cars and trucks partly for business the family was asked to estimate the proportion of expense chargeable to business. This proportion was used to allocate expenditures between family and business use.

² Percentages and averages are based on total number of families in each class (col. 2).

³ Total operating and purchase expenditures less receipts from car pools. In computing the family share receipts from car pools are deducted from the family share in entirety as in almost all cases car pools were associated with off-farm employment rather than farming operations.

⁴ Net amount spent for purchase of automobiles and trucks. The net purchase price is obtained by deducting trade-in allowance from the gross purchase price. The gross purchase price is the gross contract price plus Federal excise tax, and financing charges other than insurance.

⁵ Net amounts spent. Does not include trade-in allowances.

⁶ Includes expenses for licenses, repairs, replacements, battery service, anti-freeze, insurance, garage rent and parking fees, accessories, tolls, fines, damages paid to others, etc.

⁷ The money amount shown in this column does not always agree with amounts shown in column 8 of table 14. This table shows full receipts from car pools and full outlays for automobile expenses. A few families show a net profit rather than an expenditure. In column 8, table 14, these families are considered to have \$0 expenditure and the profit from the car pool after all automobile expenses is treated as income.

⁸ Includes 3 families with negative incomes and 4 families with incomes of \$5,000 and over not shown separately.

⁹ Includes 9 families with incomes of \$5,000 and over not shown separately.

TABLE 30.—PERSONAL CARE, RECREATION, EDUCATION, AND MISCELLANEOUS FAMILY EXPENDITURES: *Percentage of rural farm families in Tennessee and rural nonfarm families in Blount County, Tenn., having expenditures for specified items in the personal care, recreation, education, and miscellaneous groups; and average expenditures reported; by net cash income, 1944¹*

Type of community and net cash income class (dollars)	Families	Personal care					Recreation					Education		Miscellaneous family expenditures				Other ⁷				
		Beauty shop and barber shop services ²			Toilet articles and preparations		Total admissions ³	Sport and hobby equipment, games, toys ⁴	Radio, phonograph, musical instruments ⁵	Pets (purchase and care)	Dues to social and recreational clubs	Other ⁶	Total	Tuition	Books, supplies	Total	Interest on debts incurred for family living		Bank charges and legal expenses	Health and accident insurance		
		Total	Heads of family	Other members	Male	Female																
							(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)		(14)	(15)	(16)	(17)
Families having																						
RURAL FARM																						
All families ⁸ ----		No.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	
0-249-----		18	94.4	38.9	33.3	11.1	94.4	50.0	22.2	16.7	0	11.1	0	33.3	22.2	5.6	16.7	0	5.5	5.5	0	2.7
250-499-----		73	95.9	54.8	21.9	34.2	90.4	72.6	39.7	28.8	1.4	9.6	0	34.2	21.9	8.2	5.5	5.5	4.4	1.5	0	0
500-749-----		68	97.1	66.2	29.4	52.9	86.8	76.5	55.9	30.9	3.6	4.4	0	54.4	16.2	11.8	4.4	4.4	4.4	5.4	7.1	0
750-999-----		56	100.0	67.9	48.2	48.2	94.6	80.4	60.7	41.1	46.4	8.9	1.8	44.6	26.8	3.6	16.1	5.4	16.1	17.4	5.8	4.3
1,000-1,499-----		69	98.6	65.2	42.0	53.6	92.8	89.9	69.6	33.3	44.9	10.1	1.4	55.1	34.8	8.7	17.4	5.8	13.9	14.3	2.8	0
1,500-1,999-----		36	97.2	72.2	27.8	58.3	97.2	94.4	66.7	30.6	55.6	11.1	5.6	55.6	30.6	8.3	13.9	8.3	13.9	11.4	2.9	0
2,000-2,999-----		35	100.0	71.4	45.7	77.1	97.1	88.6	77.1	37.1	42.9	22.9	2.9	57.1	31.5	5.6	16.7	16.7	16.7	11.4	2.9	0
3,000-4,999-----		18	100.0	77.8	44.4	83.3	94.4	100.0	100.0	44.4	50.0	44.4	0	61.1	33.3	5.6	16.7	16.7	16.7	11.4	2.9	0
RURAL NONFARM																						
All families ⁹ ----		129	99.2	82.0	59.7	58.1	97.7	92.2	76.7	69.0	11.6	16.3	2.3	51.1	75.2	6.2	24.0	7.0	7.0	7.0	59.7	0
0-999-----		14	92.9	35.7	7.1	28.6	78.6	42.9	42.9	14.3	0	7.1	0	28.6	85.7	14.3	0	0	0	0	85.7	0
1,000-1,999-----		30	100.0	70.0	46.7	53.3	100.0	93.3	63.3	73.3	36.7	3.3	3.3	56.7	70.0	6.7	10.0	3.3	3.3	10.0	60.0	0
2,000-2,999-----		24	100.0	92.5	72.2	63.0	100.0	87.0	87.0	79.6	31.5	13.0	0	57.4	70.4	11.1	22.2	5.6	5.6	53.0	58.0	0
3,000-3,999-----		15	100.0	100.0	73.3	73.3	100.0	93.3	86.7	73.3	20.0	33.3	0	60.0	86.7	13.3	46.7	13.3	46.7	13.3	53.0	0
4,000-4,999-----		7	100.0	100.0	71.4	71.4	100.0	100.0	100.0	42.9	71.4	57.1	14.3	42.9	85.7	0	57.1	0	57.1	57.1	57.1	0

Average expenditures per family

RURAL FARM	\$19.56	\$4.48	\$2.82	\$5.57	\$6.69	\$18.33	\$8.99	\$2.68	\$4.36	\$0.53	\$1.41	\$0.36	\$8.39	\$1.46	\$6.93	\$8.09	\$1.45	\$0.83	\$0.70	\$5.11
All families ¹	8.49	1.62	1.56	1.31	4.00	4.76	1.18	1.44	1.45	0	.69	0	2.82	0	2.82	1.56	1.00	.56	0	0
0-249	9.09	2.42	1.31	1.77	3.59	7.75	1.65	1.41	3.53	.48	.68	0	2.56	.01	2.55	5.50	.57	.17	.25	4.51
250-499	15.73	5.32	1.77	4.23	4.41	10.33	4.15	1.84	4.04	0	.30	0	10.80	2.38	8.42	3.48	3.16	.14	.18	0
500-749	16.12	3.95	2.75	3.31	6.11	14.61	6.23	3.59	3.19	.12	.41	1.07	5.50	1.15	5.35	14.87	.54	.38	.25	13.70
750-999	20.53	5.22	3.14	5.31	6.86	22.12	10.31	3.98	6.01	.43	1.13	.26	7.83	1.13	6.70	5.03	.89	.84	.29	3.01
1,000-1,499	21.70	4.91	1.95	5.10	9.74	25.42	13.98	1.49	6.80	1.11	.55	1.49	9.48	.89	8.59	11.82	4.36	.57	1.31	5.58
1,500-1,999	33.12	6.03	5.66	11.13	10.30	30.80	20.02	3.17	3.81	2.00	1.62	.18	17.41	5.51	11.90	3.74	.51	1.22	1.72	.29
2,000-2,999	45.48	6.33	5.61	20.75	12.79	50.13	33.35	4.03	4.39	0	8.36	0	10.84	.28	10.56	6.72	.56	.94	5.22	0
3,000-4,999																				
RURAL NONFARM																				
All families ¹	39.13	9.52	7.33	7.26	15.02	40.42	17.27	13.28	3.25	1.22	3.17	2.23	11.32	5.98	5.64	64.73	.64	3.69	1.36	50.04
0-999	12.18	2.16	.89	4.82	4.31	2.17	1.03	.93	0	0	.21	0	3.75	1.14	2.61	80.46	2.57	0	0	77.89
1,000-1,999	25.86	6.68	3.67	5.90	9.61	30.41	13.83	8.94	3.85	.17	.05	1.57	5.83	0	5.83	53.12	.47	.28	.12	54.25
2,000-2,999	39.82	10.25	5.90	6.65	17.01	33.35	15.39	15.11	3.89	.82	3.94	0	12.22	6.32	5.90	62.87	1.44	6.19	1.57	54.97
3,000-3,999	57.29	13.34	11.57	8.57	23.81	61.40	25.42	22.50	2.86	4.20	8.42	0	31.13	21.27	9.86	126.41	1.70	3.37	.82	120.52
4,000-4,999	68.16	14.40	18.25	15.38	19.93	48.18	20.87	9.59	2.86	2.57	6.43	5.86	8.93	4.69	4.24	18.25	0	3.71	0	14.54

¹ Percentages and averages are based on total number of families in each class (col. 2).² Percentages and averages are based on the number of families in the class; 27 farm families and 10 nonfarm families had no male head; 9 farm families and 5 nonfarm families had no female head; in addition to cases in which the head of the family is a woman, the wife of the male head is counted in the group, female head.³ Includes paid admissions to movies, lectures, plays, concerts, dances, fairs, races, and all athletic events.⁴ Includes cost of equipment and license fees connected with sports and games such as golf, tennis, fishing, hunting, camping, purchase and upkeep of boats, bicycles, and horses used for recreation.⁵ Includes purchase and upkeep of instruments and purchase of sheet music and records. ⁶ Includes allowances when the use of the money cannot be allocated, and gambling losses.⁷ Includes funeral expenses for members of the economic family, and, for nonfarm families, garden expenses, feed, etc.⁸ Includes 3 families with negative incomes and 4 families with incomes of \$5,000 and over not shown separately.⁹ Includes 9 families with incomes of \$5,000 and over not shown separately.

TABLE 31.—NET CHANGE IN ASSETS:¹ *Percentage of rural farm families in Tennessee and of rural nonfarm families in Blount County, Tenn., having a net increase or a net decrease in 1944 in money savings, in investments in farm and in other business or real estate, in United States Government war bonds and stamps, in loans made by the family to others and other investments, in improvements on owned dwellings and other real estate, in life insurance premiums, in life insurance policies settled or surrendered, and in other personal property sold; and average amounts reported; by net cash income, 1944.²*

Type of community and net cash income class (dollars)	Families	All assets		Money savings ³		Investment in ⁴ —				U. S. Government war bonds or stamps		Loans made by family to others and other investments ⁵		Improvement on owned dwelling and other real estate ⁶ (net increase)	Life insurance policies settled or surrendered (net decrease)	Other personal property sold (net decrease)	
		Any increase	Any decrease	Net increase	Net decrease	Farm		Other business or real estate		Purchased	Sold	Net increase	Net decrease				
						Net increase	Net decrease	Net increase	Net decrease								
														(3)	(4)	(5)	(6)
Families having																	
RURAL FARM																	
All families ⁷ -----																	
Number	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent
380	86.8	33.9	39.7	22.4	37.9	9.2	5.6	0	42.1	6.3	1.8	0.3	9.7	50.5	1.6	0.3	0
0-249-----	18	77.8	55.6	11.1	50.0	33.3	5.6	5.6	0	27.8	5.6	0	0	50.0	0	0	0
250-499-----	73	75.3	32.9	24.7	24.7	21.9	11.0	1.4	0	28.8	0	1.4	0	34.2	1.4	0	0
500-749-----	68	82.4	35.3	22.1	25.0	35.3	10.3	4.4	0	25.0	5.9	0	0	48.5	0	0	0
750-999-----	56	92.9	32.1	36.3	26.8	50.0	7.1	1.8	0	33.9	3.6	3.6	0	14.3	53.6	3.6	0
1,000-1,499-----	69	87.0	27.5	53.6	15.9	31.9	7.2	1.4	1.4	43.5	7.2	1.4	0	46.4	1.4	1.4	1.4
1,500-1,999-----	36	100.0	30.6	61.1	11.1	41.7	11.1	2.8	0	61.1	13.9	2.8	0	61.1	0	0	0
2,000-2,999-----	35	100.0	45.7	51.4	20.0	65.7	11.4	0	2.9	74.3	11.4	2.9	2.9	77.1	2.9	0	0
3,000-4,999-----	18	94.4	16.7	83.4	5.6	33.3	5.6	11.1	0	83.3	11.1	5.6	0	66.7	0	0	0
RURAL NONFARM																	
All families ⁸ -----																	
129	98.4	41.9	45.0	14.0	-----	-----	-----	12.4	3.9	76.7	27.9	3.1	0	10.9	77.5	0	2.3
0-999-----	14	92.8	42.9	21.4	14.3	-----	-----	14.3	7.1	21.4	14.3	0	0	7.1	57.1	0	14.3
1,000-1,999-----	30	96.7	46.7	36.7	16.7	-----	-----	0	3.3	63.3	30.0	6.7	0	6.7	70.0	0	3.3
2,000-2,999-----	54	100.0	40.7	46.3	13.0	-----	-----	7.4	0	87.0	35.2	0	0	16.7	81.5	0	0
3,000-3,999-----	15	100.0	46.7	60.0	13.3	-----	-----	26.7	6.7	100.0	33.3	6.7	0	13.3	93.3	0	0
4,000-4,999-----	7	100.0	28.6	85.7	14.3	-----	-----	28.6	0	100.0	14.3	0	0	0	85.7	0	0

RURAL FARM	Average amounts per family															
	\$556.09	\$263.84	\$148.10	\$164.35	\$204.31	\$101.09	\$45.42	\$4.50	\$106.72	\$6.56	\$12.26	\$0.79	\$22.00	\$17.28	\$16.16	\$0.39
All families ⁷ -----																
0-249-----	156.80	272.66	7.50	217.11	103.47	47.22	4.17	0	34.26	8.33	0	0	0	7.40	0	0
250-499-----	122.83	209.26	41.11	120.49	22.19	86.03	3.95	0	29.34	0	10.96	0	10.14	5.14	2.74	0
500-749-----	213.21	202.28	38.84	127.77	119.78	64.00	8.75	0	26.14	10.51	0	0	11.83	7.86	0	0
750-999-----	474.26	178.03	86.95	131.83	264.08	25.89	44.64	0	48.77	.67	1.14	0	13.93	14.75	19.64	0
1,000-1,499-----	432.80	184.01	165.75	129.13	118.70	10.66	32.83	21.74	70.13	5.82	7.25	0	22.91	15.23	14.49	2.17
1,500-1,999-----	801.08	207.23	354.77	131.11	301.80	69.11	1.67	0	95.93	7.01	5.56	0	14.67	27.28	0	0
2,000-2,999-----	1,522.39	619.38	284.06	304.23	741.73	263.39	0	6.00	343.21	7.50	55.71	8.57	54.80	42.88	29.69	0
3,000-4,999-----	1,522.96	231.38	543.43	208.33	157.25	2.22	59.72	0	547.32	20.83	63.51	0	97.67	54.06	0	0
RURAL NONFARM																
All families ⁸ -----	663.49	182.23	114.63	92.28	-----	-----	227.88	42.64	239.18	46.33	16.32	0	25.66	39.82	0	.98
0-999-----	73.01	124.11	9.64	55.36	-----	-----	46.43	57.14	6.16	2.68	0	0	2.86	8.82	0	8.93
1,000-1,999-----	167.53	164.90	48.69	135.13	-----	-----	0	6.67	63.04	23.12	1.67	0	33.40	20.32	0	.07
2,000-2,999-----	534.32	112.28	93.15	37.59	-----	-----	118.47	68.55	248.55	74.69	0	0	32.46	41.69	0	0
3,000-3,999-----	996.34	352.14	224.44	209.66	-----	-----	303.33	66.66	318.78	75.82	3.67	0	33.33	52.73	0	0
4,000-4,999-----	1,317.56	267.85	178.21	267.14	-----	-----	428.57	0	625.00	10.71	0	0	0	85.78	0	0

¹ Includes net changes in assets between the beginning and end of the report period resulting from actual money transactions not those due to appreciation or depreciation in value of property where no sale has occurred. The percentage of families having a net change in any individual item may be derived by adding the percentage having a net increase and the percentage having net decrease for that item. This does not apply to "All assets" (cols. 3 and 4).

² Percentages and averages are based on the total number of families in each class (col. 2).

³ Includes money in savings or in checking accounts and money on hand or in safe-deposit boxes.

⁴ This category covers net change in investments in the farm business including land,

buildings, machinery, and other equipment, and net change in investment in other business or real estate.

⁵ Includes net increase or net decrease in principal loans made to others, including loans secured by mortgage and those not secured by mortgage. Interest paid to the family on such loans is considered income.

⁶ Includes structural additions and improvements (not repairs or replacements) in the family dwelling and in owned buildings or real estate other than the family dwelling or (for farm families) the family farm.

⁷ Includes 3 families with negative incomes and 4 families with incomes of \$5,000 and over not shown separately.

⁸ Includes 9 families with incomes of \$5,000 and over not shown separately.

TABLE 32.—NET CHANGE IN LIABILITIES:¹ Percentage of rural farm families in Tennessee and of rural nonfarm families in Blount County, Tenn., having a net increase or a net decrease in 1944 in mortgages on owned dwellings, farms, or other real estate, in notes due, in balances due on installment purchases made during the period and in payments on installment purchases made prior to the period, in taxes due; and average amounts reported; by net cash income, 1944²

Type of community and net cash income class (dollars)	Families	All liabilities		Mortgages ³		Notes ⁴		Installments		Rent or tax arrears	
		Any increase	Any decrease	Net increase	Net decrease	Net increase	Net decrease	Net increase ⁵	Net decrease ⁶	Net increase ⁷	Net decrease ⁸
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
Families having											
RURAL FARM											
All families ⁹	No. 380	Pct. 14.5	Pct. 26.6	Pct. 2.1	Pct. 14.7	Pct. 10.0	Pct. 14.7	Pct. 3.9	Pct. 2.6	Pct. 0	Pct. 0.8
0-249.....	18	27.8	27.8	11.1	11.1	16.7	16.7	5.6	0	0	0
250-499.....	73	9.6	16.4	1.4	8.2	6.8	8.2	1.4	0	0	1.4
500-749.....	68	16.2	22.0	0	13.2	17.6	10.3	5.9	2.9	0	0
750-999.....	56	23.2	26.8	0	17.9	19.6	12.5	3.6	1.8	0	1.8
1,000-1,499.....	69	8.7	24.6	0	14.5	4.3	18.8	5.8	7.2	0	0
1,500-1,999.....	36	8.3	36.1	5.6	11.1	2.8	25.0	2.8	5.6	0	0
2,000-2,999.....	35	17.1	42.9	2.9	22.9	8.6	22.9	5.7	0	0	2.9
3,000-4,999.....	18	5.6	27.8	0	27.8	5.6	5.6	0	0	0	0
RURAL NONFARM											
All families ¹⁰	129	30.2	27.1	5.4	14.7	10.9	17.8	17.8	3.1	2.3	.8
0-999.....	14	21.4	14.3	7.1	7.1	7.1	14.2	21.4	0	0	0
1,000-1,999.....	30	46.7	23.3	0	6.7	20.0	20.0	26.7	6.7	3.3	3.3
2,000-2,999.....	54	25.9	24.1	5.6	9.3	13.0	20.4	13.0	1.9	0	0
3,000-3,999.....	15	40.0	53.3	13.3	46.7	0	13.3	20.0	0	13.3	0
4,000-4,999.....	7	14.3	57.2	0	42.9	0	14.3	14.3	14.3	0	0
Average amounts per family											
All families ⁹		\$84.11	\$156.19	\$23.07	\$116.58	\$47.62	\$35.25	\$13.42	\$3.82	\$0	\$0.54
0-249.....		86.94	86.62	19.44	48.45	52.78	38.17	14.72	0	0	0
250-499.....		14.43	45.82	3.29	36.58	9.04	7.19	2.10	0	0	2.05
500-749.....		71.64	44.48	0	23.17	31.40	11.40	40.24	6.91	0	0
750-999.....		146.11	73.08	0	57.22	141.85	14.48	4.26	1.16	0	.22
1,000-1,499.....		27.37	92.74	0	49.51	13.17	34.01	14.20	9.22	0	0
1,500-1,999.....		98.29	118.44	79.86	67.22	16.67	43.46	1.76	7.76	0	0
2,000-2,999.....		243.29	271.33	100.00	110.12	124.29	160.00	19.00	0	0	1.21
3,000-4,999.....		5.56	164.53	0	162.53	5.56	2.00	0	0	0	0
RURAL NONFARM											
All families ¹⁰		120.63	113.16	83.27	76.81	20.30	32.54	16.71	3.55	0.35	.26
0-999.....		61.82	50.30	50.00	28.57	2.32	21.73	9.50	0	0	0
1,000-1,999.....		63.22	84.20	0	14.40	49.40	64.10	13.65	4.60	.17	1.10
2,000-2,999.....		116.33	55.41	83.06	34.07	20.46	19.12	12.81	2.22	0	0
3,000-3,999.....		192.33	366.17	140.67	350.34	0	15.53	48.95	0	2.71	0
4,000-4,999.....		9.86	311.71	0	226.00	0	57.14	9.86	28.57	0	0

¹ The percentage of families having a net change in any individual item may be derived by adding the percentage having net increases and the percentage having net decreases for that item. This does not apply to "All liabilities" (cols. 3 and 4).

² Percentages and averages are based on the total number of families in each class (col. 2).

³ Net changes in the principal of mortgages, land contracts, mechanics' liens, and other debts secured by liens on owned dwelling, home farm, or other real estate.

⁴ Net changes in the principal of notes due banks, individuals, credit unions, small loan companies, and insurance companies secured by other than lien on real estate; chattel mortgages on business equipment; amounts borrowed on insurance policies, rural rehabilitation loans made by the Farm Security Administration, and HOLC loans for repairs on owned dwelling. Does not include notes due finance companies for purchase of goods on the installment plan.

⁵ Includes amounts unpaid on purchases made during the report period.

⁶ Includes amounts paid on purchases made prior to the report period.

⁷ Amount unpaid in rent or taxes falling due during the report period.

⁸ Amount paid on taxes or rent due before the beginning of the report period.

⁹ Includes 3 families with negative incomes and 4 families with incomes of \$5,000 and over not shown separately.

¹⁰ Includes 9 families with incomes of \$5,000 and over not shown separately.

TABLE 33.—DISTRIBUTION OF FAMILIES BY NET CHANGE IN ASSETS AND LIABILITIES: *Percentage of rural farm families in Tennessee and of rural nonfarm families in Blount County, Tenn., reporting specified net changes in assets and liabilities, by net cash income, 1944*

Type of community and net cash income class (dollars)	Number of families	Percentage of families reporting—									
		Net decrease of—				No change	Net increase of—				
		\$1,000 or more	\$500-\$999	\$250-\$499	\$1-\$249		\$1-\$249	\$250-\$499	\$500-\$999	\$1,000-\$1,999	\$2,000 or more
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
RURAL FARM											
All families ¹	380	1.8	1.6	3.9	11.3	8.4	30.6	16.6	14.5	8.9	2.4
0-249	18	0	5.6	22.2	33.3	5.6	27.7	5.6	0	0	0
250-499	73	2.7	1.4	2.7	23.3	16.4	52.1	1.4	0	0	0
500-749	68	2.9	4.4	7.4	14.7	10.3	44.1	16.2	0	0	0
750-999	56	0	0	3.6	7.1	8.9	34.0	32.1	14.3	0	0
1,000-1,499	69	1.4	0	1.4	4.3	8.6	26.2	26.2	29.0	2.9	0
1,500-1,999	36	0	0	0	2.8	2.8	13.9	27.8	30.5	22.2	0
2,000-2,999	35	0	0	2.9	5.7	0	2.9	11.4	34.3	39.9	2.9
3,000-4,999	18	0	0	0	0	0	0	0	22.2	55.6	22.2
RURAL NONFARM											
All families ²	129	.8	0	4.7	12.4	.8	28.6	15.5	20.9	11.6	4.7
0-999	14	0	0	7.1	42.9	7.1	42.9	0	0	0	0
1,000-1,999	30	3.3	0	6.7	20.0	0	56.7	13.3	0	0	0
2,000-2,999	54	0	0	5.6	7.4	0	20.4	25.9	37.0	3.7	0
3,000-3,999	15	0	0	0	0	0	20.0	13.3	33.3	26.7	6.7
4,000-4,999	7	0	0	0	0	0	0	0	28.6	57.1	14.3

¹ Includes 3 families with negative incomes and 4 families with incomes of \$5,000 and over not shown separately.

² Includes 9 families with incomes of \$5,000 and over not shown separately.

TABLE 34.—GIFTS, COMMUNITY WELFARE, AND RELIGION, PERSONAL TAXES, AND OCCUPATIONAL EXPENSES: *Percentage of rural farm families in Tennessee and of rural nonfarm families in Blount County, Tenn., having outlays for gifts, community welfare, and religion, for personal taxes, and in connection with employment; and average amounts reported; by net cash income, 1944*¹

Type of community and net cash income class (dollars)	Families	Gifts, community welfare, and religion			Personal taxes				Occupational expenses			
		Total	Gifts ²	Contribu- tions ³	Total	Federal income	Personal property ⁴	Other ⁵	Total	Union dues	Tools, sup- plies, equip- ment	Other ⁶
		(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
(1)	(2)	Families having										
RURAL FARM												
All families ⁷	Number 380	Percent 95.0	Percent 67.6	Percent 93.2	Percent 42.1	Percent 35.8	Percent 1.6	Percent 7.9	Percent 11.3	Percent 7.4	Percent 2.9	Percent 2.4
0-249	18	88.9	38.9	88.9	16.7	5.6	0	11.1	0	0	0	0
250-499	73	91.8	63.0	86.3	12.3	6.8	2.7	2.7	0	0	0	0
500-749	68	94.1	61.8	94.1	33.8	22.1	2.9	10.3	4.4	4.4	0	0
750-999	56	91.1	66.1	91.1	28.6	23.2	1.8	7.1	8.9	5.4	0	3.6
1,000-1,499	69	100.0	73.9	98.6	44.9	40.6	0	11.6	21.7	10.1	8.7	4.3
1,500-1,999	36	97.2	63.9	94.4	72.2	63.2	0	8.3	13.9	11.1	0	2.8
2,000-2,999	35	97.1	77.1	94.3	82.9	82.6	2.9	2.9	25.7	22.9	0	2.9
3,000-4,999	18	100.0	100.0	100.0	100.0	100.0	0	5.6	22.2	11.1	5.6	5.6
RURAL NONFARM												
All families ⁸	129	94.6	86.8	89.1	86.0	83.7	7.0	10.1	36.4	34.9	4.7	.8
0-999	14	64.3	28.6	64.3	21.4	21.4	0	0	0	0	0	0
1,000-1,999	30	93.3	83.3	83.3	76.7	70.0	6.7	6.7	26.7	26.7	6.7	0
2,000-2,999	54	100.0	98.1	98.1	100.0	100.0	9.3	13.0	51.9	48.1	7.4	0
3,000-3,999	15	100.0	100.0	93.3	100.0	93.3	0	26.7	46.7	46.7	0	0
4,000-4,999	7	100.0	100.0	100.0	100.0	100.0	14.3	0	14.3	14.3	0	0

Average outlay per family

RURAL FARM	Average outlay per family									
	\$48.45	\$17.76	\$30.09	\$44.41	\$44.11	\$0.07	\$0.23	\$1.72	\$0.92	\$0.49
All families ¹										
0-249	19.19	3.67	15.52	1.09	1.52	0	.17	0	0	\$0.31
250-499	23.81	21.57	8.24	.05	7.99	.05	.04	0	0	0
500-749	21.73	17.32	23.01	8.24	7.95	.25	.44	.55	0	0
750-999	34.41	17.32	23.01	6.10	3.95	.04	.11	.80	.55	0
1,000-1,499	27.94	17.88	20.16	20.10	19.98	0	.22	3.19	1.38	.27
1,500-1,999	38.46	15.08	23.38	42.89	42.71	0	.08	2.15	1.58	.36
2,000-2,999	95.96	24.78	71.18	107.82	107.62	.14	.06	2.52	2.51	1.71
3,000-4,999	131.31	42.05	89.26	226.19	226.13	0	.06	3.50	1.89	.61
									1.39	.22
RURAL NONFARM										
All families ²	84.58	39.45	45.13	186.47	185.86	.36	.25	8.53	4.69	3.80
0-999	8.13	2.84	5.29	2.85	2.85	0	0	0	0	0
1,000-1,999	41.95	22.71	19.24	36.79	35.89	.70	.20	3.84	3.17	0
2,000-2,999	79.97	38.38	41.50	152.65	152.15	.19	.31	15.13	6.42	8.71
3,000-3,999	141.50	52.86	88.64	322.32	321.65	0	.67	6.40	6.40	0
4,000-4,999	183.66	72.43	121.23	359.70	359.13	.57	0	1.43	1.43	0

¹ Percentages and averages are based on total number of families in each class (col. 2).

² Includes cost of gifts to persons outside the economic family and charitable contributions to individuals as distinguished from contributions to organized charities. Gifts to members of the economic family are shown elsewhere as expenditures for the items purchased.

³ Includes contributions to Community Chest, Red Cross, U. S. O. and other war relief, church, Sunday schools, missions and other religious organizations, scholarship and alumni funds, etc.

⁴ Does not include automobile tax. For farm families it includes only personal property taxes on household goods when reported separately from taxes on farm equipment.

⁵ Includes poll tax and other State or county taxes.

⁶ Includes expense for membership in the Farm Bureau, in teachers associations, etc.

⁷ Includes 3 families with negative incomes and 4 families with incomes of \$5,000 and over not shown separately.

⁸ Includes 9 families with incomes of \$5,000 and over not shown separately.

Average amounts per family

Income from—	\$1,347	\$532	\$755	\$1,391	\$2,880	\$1,009	\$523	\$696	\$1,395	\$2,711	\$789	\$238	\$701	\$1,387
All sources	191	191	451	545	986	602	206	555	662	1,255	479	257	467	732
Farm operations	506	60	140	586	1,527	375	106	70	537	1,218	230	61	204	444
Wages and salaries	204	81	164	280	367	122	11	71	196	238	80	20	30	211
Other sources	637	467	587	661	860	683	507	640	722	994	590	470	574	739
Total value of food														
Expenditures for—														
All food	213	120	160	228	379	222	135	213	257	294	229	156	207	338
Meals prepared at home	168	110	139	182	257	173	125	177	177	229	203	145	181	205
Other than meals prepared at home	45	10	21	46	122	49	9	36	80	65	26	11	26	43
Received without direct expense	424	347	427	433	481	461	371	427	465	699	360	314	367	408
Home-produced	421	346	423	431	480	457	371	427	456	695	358	314	363	398
Other	3	1	4	2	1	4	(11)	(11)	9	4	2	0	4	2
Total value of housing	166	108	124	153	303	112	53	114	149	105	66	53	62	85
Total value of family dwelling	159	108	123	147	279	101	53	94	136	104	65	53	59	85
Occupancy value of family dwelling ⁹	137	95	111	122	238	95	50	86	129	102	65	53	59	84
Total expenditures for family dwelling	22	13	12	25	41	6	3	8	7	2	(11)	(11)	(11)	1
Repairs	19	11	10	22	34	5	3	5	7	2	(11)	(11)	(11)	1
Insurance	3	2	2	3	7	1	0	3	0	0	0	0	0	0
Expenditures for other housing ¹⁰	6	0	1	6	24	11	0	20	13	2	1	0	2	0
Outlays for improvements on owned dwellings ⁸	31	9	12	46	74	2	0	4	1	0	0	0	0	0

¹ Includes only those owner, tenant, and sharecropper families that maintained the same tenure throughout year and that held farm and dwelling in same tenure. Farm labor and manager families and others living on but not operating farms are excluded.

² Percentages and averages are based on the total number of families in each class of the specified tenure group.

³ Includes 3 owners with negative incomes and 4 owners with incomes of \$5,000 and over not shown separately.

⁴ In year-equivalent persons.

⁵ All families reported some income, which included income from farming.

⁶ All families reported expenditures for meals served at home and home-produced food.

⁷ All families reported an occupancy value for the farm dwelling.

⁸ As this is an increase in assets, rather than a current expenditure, it does not enter into the total expenditures or total value of housing.

⁹ Computed at 10 percent of estimated current value of dwelling.

¹⁰ Includes expenditures for owned or rented vacation dwellings, lodging while traveling or on vacation, while working away from home, or while at school or college.

¹¹ Less than \$0.50.

TABLE 36.—VALUE OF HOUSING OF NONFARM FAMILIES, BY TENURE: *Percentage of rural nonfarm families in Blount County, Tenn., having expenditures for specified items of housing, percentage receiving the family dwelling without direct expenditure, and percentage making improvements in the family dwelling; average amounts reported and average family size; by tenure¹ and net cash income, 1944²*

Net cash income class (dollars)	Owners							Renters										
	Average family size ³	Family dwelling					Improve-ments ⁷	Average family size ³	Total value of all hous- ing ⁴	Family dwelling							Expend- itures for other hous- ing ⁶	
		Total value	Expenditures			Occu- pancy value of owned home ⁵				Expend- itures for other hous- ing ⁶	Total value of all hous- ing ⁴	Expenditures				Rental value of housing received as gift or pay		
			Total	Repairs	Taxes, interest, insurance							Total	Rent	Repairs	Insur- ance			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)
Families having																		
All families ⁸	No. 3.5	No. 64	Pct. 100.0	Pct. 100.0	Pct. 46.9	Pct. 100.0	Pct. 100.0	Pct. 10.9	Pct. 15.6	No. 4.5	No. 60	Pct. 100.0	Pct. 91.7	Pct. 90.0	Pct. 21.7	Pct. 3.3	Pct. 13.3	Pct. 8.3
0-999	3.5	10	100.0	100.0	40.0	100.0	100.0	0	0	3.7	3	100.0	66.7	66.7	33.3	0	33.3	0
1,000-1,999	3.2	8	100.0	100.0	37.5	100.0	100.0	25.0	12.5	4.8	22	100.0	90.9	86.3	13.6	9.1	13.6	13.6
2,000-2,999	3.9	22	100.0	100.0	36.4	100.0	100.0	4.5	31.8	4.3	30	100.0	93.3	93.3	23.3	0	10.0	6.7
3,000-3,999	3.5	10	100.0	100.0	80.0	100.0	100.0	0	20.0	4.7	3	100.0	100.0	100.0	66.7	0	0	0
4,000-4,999	3.5	7	100.0	100.0	42.9	100.0	100.0	57.1	0	---	0	---	---	---	---	---	---	---
Average amounts per family																		
All families ⁸	---	\$348.40	\$340.64	\$97.56	\$31.49	\$66.07	\$243.08	\$7.76	\$23.73	---	\$168.14	\$164.56	\$149.31	\$146.27	\$2.39	\$0.65	\$15.25	\$3.58
0-999	---	229.20	229.20	69.78	44.60	25.18	159.42	0	0	---	118.00	118.00	70.00	67.33	2.67	0	48.00	0
1,000-1,999	---	236.89	220.51	60.12	33.72	26.40	160.39	16.38	14.62	---	118.47	115.70	101.61	98.56	1.28	1.77	14.09	2.77
2,000-2,999	---	275.73	272.05	48.03	11.09	36.94	224.02	3.68	41.00	---	191.78	186.64	172.56	170.93	1.63	0	14.08	5.14
3,000-3,999	---	389.99	389.99	151.68	47.47	134.21	238.31	0	50.00	---	229.50	229.50	229.50	210.00	19.50	0	0	0
4,000-4,999	---	606.42	565.71	184.91	35.14	149.77	380.80	40.71	0	---	---	---	---	---	---	---	---	---

¹ Includes only those families that maintained the same tenure throughout the year.

² Percentages and averages are based on the total number of families in each class of the specified tenure group.

³ In year equivalent persons.

⁴ The count of families for the total value of housing is the same as the count for the total number of families since every family had a value for housing.

⁵ Rental value less current expenditures.

⁶ Includes owned or rented vacation dwellings, lodging while traveling or on vacation, or while working away from home or while away at school or college.

⁷ As this is an investment rather than a current expenditure, it does not enter into the total expenditures or total value of housing. No improvements were reported by renters.

⁸ Includes 7 owners and 2 renters with incomes of \$5,000 and over not shown separately.

APPENDIX B.—SCHEDULE

University of Tennessee
in cooperation with
U.S. Department of Agriculture
BENEE No. 427

Budget Bureau No. 40-44118
Approval expires 6-30-45

Assignment number _____

Agent _____

Schedule number _____

Date of interview _____

Adjustments of Rural Families to Economic Change

FARM FAMILIES

A. GENERAL INFORMATION

1. Location assigned _____

2. Number of months on this farm during 1944 _____
3. Number of months at another residence during 1944:
other farm _____; rural nonfarm _____; urban _____
4. Farm tenure, end of 1944: Owner _____; cash tenant _____; share tenant _____;
sharecropper _____; manager _____; laborer _____; other, specify _____
5. Living arrangements: (Check)
 - a. Housekeeping, no roomers or boarders _____
 - b. Housekeeping, with roomers or boarders _____
 - c. Rooming, without board furnished _____
 - d. Rooming, with board furnished _____
6. Sharing house or apartment _____

ORDER OF TAKING PART II

AA _____	GG _____	MM _____
BB _____	HH _____	NN _____
CC _____	II _____	OO _____
DD _____	JJ _____	PP _____
EE _____	KK _____	QQ _____
FF _____	LL _____	

I. ADJUSTMENT TO ECONOMIC CHANGE

B. FAMILY COMPOSITION THIS YEAR AND LAST YEAR

Members of economic family (Give relationship to head)	Sex	Age	Marital status	Months in economic family					Remarks 1/	
				1944		1943				
				Total	At home	Away from home	Total	At home	Away from home	
(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)
1										
2										
3										
4										
5										
6										
7										
8										
9										
10										
Other persons in household (specify)	Sex	Approx. age	Meals per week	Months in household				Remarks 1/		
				1944		1943				
				(e)	(f)	(g)	(h)	(i)		
(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	
11										
12										
13										
14										
15										
16										

1/ Explain if entries in columns (e) and (h) show that person was in economic family (household) less than 12 months in either year.

C. FOOD

Most of the questions I have here are about the differences between what you did last year--that is, during 1944--and the year before--1943. That means that we will be going back over three Christmases. That is as easy a way to remember the time we are talking about as any. Last year covers the time between this past Christmas and Christmas a year ago; the year before that goes back another Christmas. Will you think back to the way things were with you then?

Suppose I begin by asking about food for your family.

1. Have you been buying milk?

Yes ☐ No ☐

1a. (If yes) Did you buy more, less or about the same amount in 1944 as in 1943?

1b. (If more or less) How does it happen you bought more (less)?

1c. (If "same" and Section B shows a change in family composition)

Now let me see that I understand what you mean. Do you mean that each person in your family got the same amount of milk as before and that you bought more (less) for the family as a whole, or do you mean that the amount you bought for the whole family was the same and each person got less (more)?
(Enter respondent's reply and correct answer to 1a if this is indicated.)

2. Have you been buying meat?

Yes ☐ No ☐

2a. (If yes) More, less or about the same amount last year as the year before?

2b. (If more or less) Why was that?

2c. Did you buy any different kinds of meat in 1944?

Yes ☐ No ☐

2d. (If yes) What changes did you make?

2e. And what was your reason for that?

3. Have you been buying eggs?

Yes ☐ No ☐

3a. (If yes) More, less or about the same number as in 1943?

3b. (If more or less) Why was that?

More ☐
 Less ☐
 Same ☐

4. What about fresh oranges and grapefruit? Have you been buying them? Yes ☐ No ☐

4a. (If yes) More, less, or about the same amount of them
 in 1944 as in 1943?

4b. (If more or less) How do you explain this difference? _____

5. What about other fruits and vegetables? Did you buy any?

Fresh Yes ☐ No ☐

Canned ☐ ☐

Dried ☐ ☐

5a. (If yes) Did you buy more, less or about as much in 1944
 as in 1943?

5b. (If more or less) Why was that? _____

6. And light bread? Did you buy more, less, or about as much?

6a. (If more or less) And the reason? _____

We are interested, too, in the food you raise. But we want to know only
 about the food your family eats, not about any food that is fed to stock
 or pets.

7. Do you produce milk for your own use? Yes ☐ No ☐

7a. (If yes) Did you produce more, less, or about as much last
 year as the year before?

7b. (If more or less) Why was that? _____

8. Do you raise meat? Yes ☐ No ☐

8a. (If yes) Did you have more, less, or about as much in 1944
 as in 1943?

8b. (If more or less) Why do you say that? _____

9. Do you have poultry? Yes ☐ No ☐

9a. (If yes) Did you raise more, less, or about as much poultry
 for your own use in 1944?

9b. (If more or less) Why was that? _____

More ☐
 Less ☐
 Same ☐

9c. Did you have more, less or about as many eggs for your own use?

9d. (If more or less) How did that happen? _____

10. What about vegetables? Do you raise them for your own use? Yes ☐ No ☐

☐ ☐ ☐

10a. (If yes) Did you have more, fewer, or about as many last year as the year before? _____

10b. (If more or fewer) Why was that? _____

11. And fruit? Do you grow any? Yes ☐ No ☐

☐ ☐ ☐

11a. (If yes) Did you grow more, less or about as much last year?

11b. (If more or less) How did you happen to have more (less)? _____

☐ ☐ ☐

12. Do you think the meals you served your family in 1944 were better for them, not as good for them, or about as good for them as the year before?

12a. (If more or less) Why do you say that? _____

☐ ☐ ☐

13. Did you spend more, less or about as much for the food you used at home last year as the year before?

13a. (If more or less) Why was that? _____

14. Did you or members of your family eat out in restaurants or plant or school lunch rooms in the past two years? Yes ☐ No ☐

☐ ☐ ☐

14a. (If yes) Was this done more often, less often, or about as often last year as the year before?

14b. (If more or less) How did you happen to eat out more often (less often)? _____

☐ ☐ ☐

14c. (If 14 is yes) Did you spend more, less, or about as much for these meals?

14d. (If more or less) Why was that? _____

D. HOUSING

1. Were you living in this house at the beginning of 1943? Yes ☐ No ☐
 apartment? Yes ☐ No ☐

1a. (If no) How did you happen to move? _____

1b. When did you move into this house? _____
 (Month) (Year)

1c. How many houses have you lived in since the beginning of 1943? _____

2. What size was the place you were living in at the beginning of 1943?

Under 500 ☐

500 to 2,500 ☐

2,500 to 20,000 ☐

20,000 and over ☐

2a. Did you live inside the town limits? Yes ☐ No ☐

2b. Did you live on a farm? Yes ☐ No ☐

3. (If a farm schedule is being taken and 2b is nonfarm or if a nonfarm schedule is being taken and 2b is farm) What difference did moving to (from) a farm make to your family?

4. I would like to ask you some questions about your present home. How many rooms do you have? _____

4a. What kind of water do you have?

Running water, hot and cold ☐

Running water, cold only ☐

Well ☐

Cistern ☐

4b. (If no running water) Do you have a pump?

In kitchen ☐

Outside ☐

No pump ☐

4c. Do you have a flush toilet? ☐ ☐

4d. Do you have a bath tub or shower? ☐ ☐

4e. Do you have furnace heat? ☐ ☐

4f. Do you have electric lighting? ☐ ☐

4g. Do you have a telephone? ☐ ☐

Yes No

- 5a. Was it a house or an apartment? House ☐
Apartment ☐

Cistern ☐No pump ☐

5h. Did you have a telephone?

Yes No

[] []

11

	□ □
--	-----

☐ ☐

11

11

Rent ☐ Own ☐

Rent ☐ Own ☐

6d. (If rented one year, owned one year) Did your rent and other housing expenses amount to more, less, or about the same amount in 1944 as in 1943?

Same

111

111

111

E. CLOTHING

Now I would like to ask you about the clothing that your family has bought in the last two years. I would like to talk with you about the amounts and kinds of clothing your family has gotten and the money you spent for it.

More ☐
Less ☐
Same ☐

1. Thinking over the ready-made clothing and the yard goods that have been bought for everyone in the family, would you say that your family had bought more, less, or about the same amount of clothing in 1944 as in 1943?

1a. (If more or less) Why was it that you bought more (less) this year? _____

☐ ☐ ☐

2. As to the kind of clothes you bought, did you buy more work and school clothes this year than last, or fewer, or the same number?

2a. Was it for any one person you got more (fewer) work or school clothes?

Who was it? (Give age and relationship to head) _____

2b. Why did he (she, they) get more (fewer) in 1944 than in 1943? _____

☐ ☐ ☐

3. And other clothing--Did you buy more, less or about as much "dress-up" clothing in 1944 as the year before?

3a. (If more or less) Why was that? _____

☐ ☐ ☐

4. Your family bought more (less, the same amount of) clothing in 1944 as in 1943. Would you say the total amount you spent for this clothing in 1944 was more, less or about the same as you spent in 1943?

4a. (If 1 and 4 are different) Why was that? _____

5. What about the quality of the clothing your family got? Would you say that any of it was of better material than that you got in 1943? Yes ☐ No ☐
Of poorer material? Yes ☐ No ☐

5a. (If yes) Why do you say that? (Better) _____

(Poorer) _____

- 5b. (If answer to 5a does not cover quality-cost relationship) Do you mean the material was poorer (better) regardless of what you spent or do you mean it was poorer (better) at the price you usually pay? _____

More ☐
 Less ☐
 Same ☐

6. Do you do any sewing at home?

Yes ☐ No ☐

6a. Was more, less or about as much sewing done at home in 1944 as in 1943?

6b. How was that? _____

F. MEDICAL CARE

☐ ☐ ☐

1. Has there been more, less, or about the same amount of sickness in your family in 1944 as in 1943?

1a. What sickness did you have? (1944) _____

(1943) _____

2. Can you tell me roughly how much you spent on medical care--doctors, dentists, medicines, hospitals and such things--in 1944? \$ _____

2a. In which months did you spend most of that? _____

3. How much did you spend in 1943? \$ _____

3a. In which months did you spend most of it? _____

4. Are medical bills of that size unusual for your family?

1944 ☐1943 ☐Neither ☐

4a. (If yes) What difference did having a big bill like that to pay make to you? _____

5. Do you feel that your family is getting all the medical and dental care they need?

Yes ☐ No ☐

6. (If no) What care does your family need that it is not getting? _____

7. How does it happen they are not getting this care? _____

G. OTHER ITEMS OF FAMILY LIVING

- | | |
|--|--|
| <div style="display: flex; flex-direction: column; align-items: center;"> <div>More</div> <div>Less</div> <div>Same</div> <div>No expendi-
ture</div> </div> <div style="display: flex; justify-content: space-around; width: 100%;"> <div><input type="checkbox"/></div> <div><input type="checkbox"/></div> <div><input type="checkbox"/></div> <div><input type="checkbox"/></div> </div> | <p>1. Have you had a car in the past two years? 1944 <input type="checkbox"/></p> <p style="padding-left: 150px;">1943 <input type="checkbox"/></p> <p style="padding-left: 150px;">Neither <input type="checkbox"/></p> <p>1a. (If yes) Did you spend more, less, or about the same amount on it in 1944 as in 1943?</p> <p>1b. (If more or less) Why was that? _____</p> <p>_____</p> |
| <div style="display: flex; justify-content: space-around; width: 100%;"> <div><input type="checkbox"/></div> <div><input type="checkbox"/></div> <div><input type="checkbox"/></div> <div><input type="checkbox"/></div> </div> | <p>2. Did you spend more, less, or about as much for bus, train, or trolley fares in 1944 as in 1943?</p> <p>2a. (If more or less) Why was that? _____</p> <p>_____</p> |
| <div style="display: flex; justify-content: space-around; width: 100%;"> <div><input type="checkbox"/></div> <div><input type="checkbox"/></div> <div><input type="checkbox"/></div> <div><input type="checkbox"/></div> </div> | <p>3. Were any members of your family in school or taking lessons of any kind during the last two years? 1944 <input type="checkbox"/></p> <p style="padding-left: 150px;">1943 <input type="checkbox"/></p> <p style="padding-left: 150px;">Neither <input type="checkbox"/></p> <p>3a. (If both years) Did your family spend more, less or about as much for this last year as the year before?</p> <p>3b. (If 1 year only in 3 or more or less in 3a) Why was that? _____</p> <p>_____</p> |
| <div style="display: flex; justify-content: space-around; width: 100%;"> <div><input type="checkbox"/></div> <div><input type="checkbox"/></div> <div><input type="checkbox"/></div> <div><input type="checkbox"/></div> </div> | <p>4. Did you spend more, less, or about as much for amusements in 1944 as in 1943?</p> <p>4a. (If more or less) How did you happen to do that? _____</p> <p>_____</p> |
| <div style="display: flex; justify-content: space-around; width: 100%;"> <div><input type="checkbox"/></div> <div><input type="checkbox"/></div> <div><input type="checkbox"/></div> <div><input type="checkbox"/></div> </div> | <p>5. Did you spend more, less, or about the same amount in barber and beauty shops and for toilet articles and make-up?</p> <p>5a. (If more or less) How did that happen? _____</p> <p>_____</p> |
| <div style="display: flex; justify-content: space-around; width: 100%;"> <div><input type="checkbox"/></div> <div><input type="checkbox"/></div> <div><input type="checkbox"/></div> <div><input type="checkbox"/></div> </div> | <p>6. Did you spend more, less, or about the same amount for furniture and all kinds of household equipment, both big and small, last year as the year before?</p> <p>6a. (If more or less) Why was that? _____</p> <p>_____</p> |

7. How did you have your laundry done last year? _____

7a. The year before? _____

7b. (If answers to 7 and 7a are different) How did you happen to change? _____

7c. (If answers to 7 and 7a are different) Did it cost you more, less or about the same amount for your laundry in 1944 as in 1943?

More ☐
Less ☐
Same ☐
No expenditure ☐

8. Have you had any paid household help these past two years? 1944 ☐

1943 ☐

Neither ☐

8a. (If both years) Did you spend more, less or about the same amount for this in 1944 as in 1943?

☐ ☐ ☐ ☐

8b. (If answer to 8 is one year only, or if answer to 8a is more or less) Why was that? _____

Ask 9 only if mother is employed and there are children under 6.

9. Were any of your children in nursery school or day nurseries in the past two years?

1944 ☐

1943 ☐

Neither ☐

9a. Where do your young children stay while you are at work? _____

9b. How did you happen to make this arrangement? _____

9c. Did you spend more, less or about the same for care for your young children in 1944 as in 1943?

☐ ☐ ☐ ☐

H. TOTAL FAMILY LIVING

More
☐ Less
☐ Same
☐

1. We have talked about your expenses for food, housing, clothing, and the other living expenses. Would you say that for all of these items together you spent more, less or about as much in 1944 as in 1943?

2. (If more or less) How do you account for that? _____

I. OTHER EXPENSES

☐ ☐ ☐

1. Did you pay more, less or about the same income and personal taxes in 1944 as the year before?

2. (If more or less) How was that? _____

☐ ☐ ☐

3. Did you spend more, less or about the same for gifts to people outside your immediate family, for charity and for contributions to churches and all kinds of welfare organizations last year than the year before?

4. How did you happen to do that? _____

J. INCOME

I would like to ask you about your income, now. You can see that it is very important to know what changes there have been in income to understand the changes people have made in the ways they spend their money.

1. Can you tell me roughly what your income was for 1944? \$ _____

1a. And for 1943 what was it? \$ _____

1b. (If respondent cannot make an estimate) Well, in 1944 was it larger, smaller, or about the same as it was in 1943?

1c. (If larger or smaller) Why was that? _____

1d. (If 1a or 1b is larger or smaller) What difference did having a larger (smaller) income make to you? _____

1e. Was there anything (else) this change in your income let you do (kept you from doing)? _____

2. How many people in your family were working in 1944? _____
2a. _____ in 1943? _____

3. Were any members of your family working last year who were in school the year before? (Give age and relationship to head) _____

4. Did the housewife work outside the home in either year? 1944 ☐

1943 ☐

Neither ☐

4a. (If in 1944) Did she work all of 1944? Yes ☐ No ☐

4b. (If less than full year) Which months did she work?

Jan., Feb., Mar. _____ July, Aug., Sept. _____
Apr., May, June _____ Oct., Nov., Dec. _____

4c. (If less than full year) How did it happen she worked only part of the year? _____

5. (Ask for those who worked in both years only) Did anyone get more money from his job or business in 1944 than in 1943? Yes ☐ No ☐

5a. Did anyone get less? Yes ☐ No ☐

More
☐ Less
☐ Same
☐

More ☐
 Less ☐
 Same ☐

For farm operator families only

6. Was your income from your farm larger, smaller, or about the same in 1944 and in 1943?

6a. Why was that? _____

K. SAVINGS

Now I want to talk with you about your savings in the past two years. I know this is very personal information, and let me tell you again that it is confidential.

There are so many possibilities of spending more and saving less or vice versa, that it would help us a great deal if you would tell us what you have done during these war times.

1. (Enter any information given voluntarily at this point) _____

2. Have you been buying war bonds in the past two years? 1944 ☐
 1943 ☐
 Neither ☐

3. Have you been able to save anything (else) these past two years? 1944 ☐
 1943 ☐
 Neither ☐

3a. (If bond purchases or savings are reported for both years)
 Including your bonds, did you save more, less or about as much in 1944 as in 1943?

☐ ☐ ☐

3b. (If more or less, or if bond purchases or savings are reported for one year only) How was it that you could save more in 1944 (43) than in 1943 (44)? _____

4. (If savings were reported in 3) People do different things with their savings. What kind of savings or investments do you put your money in (besides war bonds)? _____

4a. (If savings bank was not mentioned in answer to 4) Have you used a savings account either year? 1944 ☐

1943 ☐
 Neither ☐

Many people don't think of paying debts, making payments on mortgages and buying insurance as forms of savings, so I should like to ask you about those things also.

5. Did you take out new life insurance in 1944 or pay extra payments on old policies? Yes ☐ No ☐

6. Did you cash in or stop paying on any policies in 1944? Yes ☐ No ☐

7. Did you pay off any old debts in either 1944 or 1943? 1944 ☐

1943 ☐

Neither ☐

More
Less
Same
☐ ☐ ☐

7a. (If both years) Did you pay off more, less or about as much in 1944 as in 1943?

8. Did you make any payments on mortgages in 1944 or 1943? 1944 ☐

1943 ☐

Neither ☐

☐ ☐ ☐

8a. (If both years) Did you pay more, less or about as much as in 1943?

L. FAMILY PRACTICES

We are interested in comparing ways that people buy in wartime. You may have paid for goods in several different ways. In the next few questions I will mention some of the different ways and ask that you tell me which have been used by any members of your family in the past two years.

1. Have you used a checking account in either year? 1944 ☐
1943 ☐
Neither ☐

2. Have you made any purchases on an installment plan? 1944 ☐
1943 ☐
Neither ☐

More ☐
Less ☐
Same ☐

- 2a. (If both years yes) Did you purchase more, less or the same amount by installments in 1944?

- 2b. (If more or less or if 2 is answered "yes" for only one year)
How did you happen to buy more (less) on installments in 1944?

3. Have you used a charge account in either year? 1944 ☐
1943 ☐
Neither ☐

☐ ☐ ☐

- 3a. (If both years yes) Did you buy more, less or the same amount on charge accounts in 1944?

- 3b. (If more or less, or if 3 is answered "yes" for only one year)
How did you happen to buy more (less) this way in 1944? _____

4. Did you have to pay any living expenses or taxes by cashing in war bonds in 1944 or 1943? 1944 ☐
1943 ☐
Neither ☐

- 4a. (If yes) How was that? _____

5. Did you have to make use of savings other than war bonds to meet expenses in either year? 1944 ☐
1943 ☐
Neither ☐

5a. (If yes) How did that happen? _____

6. Did you find it necessary to borrow to meet any expenses? 1944 ☐
 1943 ☐
 Neither ☐

6a. (If yes) Why was that? _____

	Yes	No	Some
7. Do you keep any records of what you spend?			
for at least a month?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
for more than month, less than year?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
for complete year?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
for more than one year?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

7a. (If yes for any alternative in 7) What kind of records? _____

(Could be account books, receipts, check stubs, etc.)

M. BALANCE, PART I

	More	Less	Same
Income			
Living expenses			
Taxes			
Savings			

(Ask only when above table reveals an inconsistency.)

I have just been looking back over some of the things I have put down and I see that I have down here that your income was more (less, same) and that you have spent no more (no less, more, less) for your general living expenses and taxes and have saved no more (no less, more, less). I must have made a mistake in at least one of these. Which should I change? _____

BB. INCOME

<u>Item</u>	<u>Amount</u>
1. Wages and salaries of family members (transferred from AA)	\$ _____
2. Net money income from farm, business, or profession (item 21)	_____
3. Contributions from absent family member:	
a. Dependency allotments and contributions from members of the armed forces.	_____
b. Contributions for support received from persons not in the family (other than those in the armed forces)	_____
4. Rents from real estate (including farm real estate) less expenses	_____
5. Interest and dividends:	
a. Interest received from bonds, savings accounts, mortgages, and loans	_____
b. Dividends from stocks and cooperatives	_____
6. Income from roomers and boarders: a. Gross	\$ _____
b. Expenses (specify in note)	_____
c. Net (a minus b)	_____
7. Direct cash relief payments and vouchers	_____
8. a. Veterans' payments	_____
b. Pensions, retirement benefits and unemployment compensation	_____
c. Periodic payments received from insurance, annuities, trust funds	_____
d. Net income (or loss) from business owned but not operated by family member.	_____
e. Other money income (specify)	_____
9. Total money income (sum of items 1 through 8e)	\$ _____

Method of Figuring Income from Operation of Farm or Business

<u>Item</u> a	<u>Farm</u> b	<u>Other business</u> c
Gross receipts		
10. Receipts from sale of products or government loans	\$ _____	\$ _____
11. Receipts from services	_____	_____
12. Total receipts (item 10 plus 11)	_____	_____
Operating expense		
13. Rent (cash)	_____	_____
14. Taxes, interest, insurance	_____	_____
15. Materials, feed, stock	_____	_____
16. Labor, hired	_____	_____
17. Fuel, light, telephone, etc.	_____	_____
18. Repairs	_____	_____
19. Other	_____	_____
.....	_____	_____
.....	_____	_____
20. Total expenses (items 13 through 19)	_____	_____
21. Net income (item 12 minus item 20)	_____	_____
22. Depreciation on farm machinery and equipment owned (% of value)	_____	xxx
23. Depreciation on other business equipment owned (% of value).	xxx	_____

CC. ASSETS AND LIABILITIES

<u>Item</u>	<u>Amount</u>
Increase in savings and investments	
1. Money savings	\$ _____
2. Investments in business or real estate	_____
2a. Investments in farm business (item 29b)	_____
2b. Investments in other business or real estate	_____
3. Improvements on owned home or other real estate	_____
4. U. S. War Bonds and stamps purchased	_____
5. Life insurance premiums paid	_____
6. Other	_____
_____	_____
_____	_____
_____	_____
Decrease in debts	
7. Mortgage principal payments	_____
8. Payments on notes and other debts owed	_____
9. Payments on rent or tax arrears	_____
10. Payments on installment purchases and other bills due	_____
11. Other	_____
_____	_____
_____	_____
_____	_____
12. Total (Sum of 1 through 11)	_____
Decrease in savings and investments	
13. Money savings	_____
14a. Decrease in investment in farm or farm equipment (item 29c)	_____
14b. Decrease in other business or real estate investment	_____
15. U. S. War Bonds or stamps cashed	_____
16. Insurance policies settled or surrendered	_____
17. Other (specify)	_____
_____	_____
_____	_____
_____	_____
Increase in debts	
18. Increase in mortgages	_____
19. Increase in notes due	_____
20. Rent or tax arrears accumulated	_____
21. Net increase in amounts owed on installment purchases or other bills	_____
22. Other (specify)	_____
_____	_____
_____	_____
_____	_____
23. Total (Sum of 13 through 22)	\$ _____
24. Item 12 minus item 23	_____
25. Money received as gift, inheritance, etc.	_____

Farm Investments and Value

<u>Item</u> a	<u>Purchased</u> b	<u>Sold</u> c
26. Farm, farm land, buildings	\$	\$
27. Farm machinery and equipment (specify)
28. Other (specify)
29. Total (items 26-28)	\$	\$
30. a. Acres owned, end of 1944	b. acres rented	
31. Value of all land in items 30 a. and 30 b.	\$	
32. Value of family dwelling	
33. Value of other farm buildings	
34. Value of farm machinery and equipment owned at end of 1944	

II. FOOD

Expenditures

Expenditures		Estimated weekly expense				
	Expense	for each season				
	for pre-	Oct.	July	April	Jan.	Total
	ceding	Dec.	Sept.	June	March	for
<u>Item</u>	<u>week</u>	<u>1944</u>	<u>1944</u>	<u>1944</u>	<u>1944</u>	<u>year</u>
<u>a</u>	<u>b</u>	<u>c</u>	<u>d</u>	<u>e</u>	<u>f</u>	<u>g</u>
Food at home for housekeeping families						
Charge accounts:						
1. Milk, cream, butter, cheese, eggs	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____
2. Bread, other baked goods	_____	_____	_____	_____	_____	_____
3. Other food	_____	_____	_____	_____	_____	_____
Cash payments:						
4. Staple groceries (cereals, flour, fats, canned goods, sugar, jellies, beverages, seasonings, etc.)	_____	_____	_____	_____	_____	_____
5. Meat, poultry, fish	_____	_____	_____	_____	_____	_____
6. Milk, cream, butter, cheese, eggs	_____	_____	_____	_____	_____	_____
7. Vegetables, fruit	_____	_____	_____	_____	_____	_____
8. Bread, other baked goods	_____	_____	_____	_____	_____	_____
9. Ice cream, candy, nuts, etc.	_____	_____	_____	_____	_____	_____
10. Alcoholic drinks	_____	_____	_____	_____	_____	_____
11. Other food at home	_____	_____	_____	_____	_____	_____
12. Total food at home (items 1 through 11)	_____	_____	_____	_____	_____	_____
13. Number of weeks	xxx	_____	_____	_____	_____	_____

Board for nonhousekeeping families

14. Meals per day: 1 _____ 2 _____ 3 _____ (Paid: per week \$ _____; per month \$ _____;
no. periods _____) \$ _____

Food away from home

15. Meals at work	_____
16. Lunches at school	_____
17. Meals while traveling or while on vacation	_____
18. Board at school or college	_____
19. Other meals eaten away	_____
20. Between meals: Ice cream, candy, nuts, soft drinks, alcoholic drinks, etc.	_____
21. Total expense for food away from home (15-20)	_____
22. Total expense for food (12+14+21)	\$ _____

Value of Food not Purchased

23. Produced at home (from item 45)	\$ _____
24. Meals received as pay, gift, relief (No. of meals _____)	_____
25. Other food received as pay, gift, relief	_____
26. Total value of food not purchased (items 23, 24, 25)	_____
27. Grand total (22+26)	\$ _____

Food Produced for Home Consumption (Year)

<u>Item</u> a	<u>Quantity</u> b	<u>Money value</u> c
28. Potatoes, sweetpotatoes	bu. _____	\$ _____
29. Mature beans, peas	lb. _____	_____
30. Other vegetables	bu. _____	_____
31. Fruit	bu. _____	_____
32. Beef (dressed weight)	lb. _____	_____
33. Veal (dressed weight)	lb. _____	_____
34. Lamb, mutton (dressed weight)	lb. _____	_____
35. Pork including lard (dressed weight)	lb. _____	_____
36. Chicken, other poultry	lb. _____	_____
37. Fish, game	lb. _____	_____
38. Eggs: Number per week. Winter _____ Spring _____ Summer _____ Fall _____	doz. _____	_____
39. Whole milk (excl. any for butter, cream): Quarts per day, Winter _____ Spring _____ Summer _____ Fall _____	qt. _____	_____
40. Butter	lb. _____	_____
41. Cream, cheese	qt. _____	_____
42. Flours, cereal, meal	lb. _____	_____
43. Sirup, honey, molasses	qt. _____	_____
44. Other food	dol. <u>xxx</u>	_____
45. Total value	<u>xxx</u>	\$ _____

EE. HOUSING

Item a	Farm home b	Other home Owned c	Rented d
1. Home occupied at end of 1944 (check)	_____	_____	_____
2. Months occupied by family during 1944	_____	_____	_____
3. Monthly rental value	xx	\$ _____	\$ _____
4. Structural additions (total for b and c: \$ _____) Specify below	xx	xx	xx
5. Down payment on purchase of home \$ _____ ...	xx	xx	xx
6. Amount paid on principal of mortgage: \$ _____	xx	xx	xx
7. Repairs and replacements	\$ _____	\$ _____	\$ _____
8. Rent paid for dwelling	xx	xx	_____
9. Insurance, taxes, interest on mortgage paid (for family dwelling only)	_____	_____	xx
10. Other expense on dwelling (specify) _____ _____	_____	_____	_____
11. Total (items 7 through 10)	_____	_____	_____
12. Total expense for family home (items b11 plus c11 plus d11)	_____	_____	_____
13. Other housing (school, travel, vacation)	_____	_____	_____
14. Total expense for housing (12 plus 13)	\$ _____	_____	_____
15. Value of housing received as pay, gift, or relief (specify kind of housing received and for how long)	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	\$ _____	_____	_____
16. Description of structural additions and improvements _____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

FF. HOUSEHOLD OPERATION

GG. FURNISHINGS AND EQUIPMENT

<u>Item</u>	<u>Expense</u>
Fuel, light, refrigeration	
1. Coal, coke, wood, etc.	\$ _____
2. Fuel oil, kerosene, gasoline.	_____
3. Electricity	_____
4. Gas	_____
5. Ice	_____
6. Rent of freezer lockers	_____
Other household operations	
7. Paid household help	_____
8. Water rent, well repairs, etc.	_____
9. Laundry sent out	_____
10. Child care outside the home .	_____
11. Telephone	_____
12. Laundry, cleaning and paper supplies	_____
13. Stationery, postage, telegrams	_____
14. Moving, freight, etc.	_____
15. Other (specify) _____	_____
_____	_____
16. Total (sum of items 1 through 15)	\$ _____
17. Money value of items 1 through 15 received as pay, gift or relief	\$ _____
18. Money value of home-produced fuel and ice	\$ _____

<u>Item</u>	<u>Expense</u>
1. Furniture (specify) _____	\$ _____
_____	_____
_____	_____
_____	_____
2. Floor coverings	_____
3. Mechanical refrigerator or ice box	_____
4. Kitchen stove	_____
5. Electric kitchen equipment (not included in 3 or 4) ...	_____
6. Canning equipment	_____
7. Other kitchen equipment	_____
8. Cleaning equipment	_____
9. Laundry equipment	_____
10. Glass, china, silver	_____
11. Sheets, other bedding	_____
12. Towels, table linens, etc. ..	_____
13. Curtains, draperies, slip covers	_____
14. Mattresses, pillows	_____
15. Heaters, heating stoves	_____
16. Other equipment	_____
17. Insurance	_____
18. Repairs, cleaning, sewing ...	_____
19. Total (sum of items 1 through 18)	\$ _____
20. Money value of furnishings and equipment received as pay, gift or relief	\$ _____

EH(a). CLOTHING: Women and Girls over 2 Years of Age

a Item	b	c	d	e
	Family mem- ber No. _____ Age _____	Family mem- ber No. _____ Age _____	Family mem- ber No. _____ Age _____	Family mem- ber No. _____ Age _____
	Expense	Expense	Expense	Expense
1. Hats, caps, berets, other headwear	\$ _____	\$ _____	\$ _____	\$ _____
2. Coats, raincoats	_____	_____	_____	_____
3. Jackets, sweaters	_____	_____	_____	_____
4. Dresses	_____	_____	_____	_____
5. Suits, skirts, blouses	_____	_____	_____	_____
6. Aprons, smocks	_____	_____	_____	_____
7. Work uniforms, overalls	_____	_____	_____	_____
8. Slacks, shorts, playsuits, other sportswear	_____	_____	_____	_____
9. Slips	_____	_____	_____	_____
10. Corsets, girdles, brassieres	_____	_____	_____	_____
11. Panties, shirts, etc.	_____	_____	_____	_____
12. Nightgowns, pajamas, robes, etc.	_____	_____	_____	_____
13. Hose, anklets	_____	_____	_____	_____
14. Shoes	_____	_____	_____	_____
15. House slippers	_____	_____	_____	_____
16. Rubbers, galoshes, rubber boots	_____	_____	_____	_____
17. Gloves, purses, handkerchiefs, jewelry, other accessories	_____	_____	_____	_____
18. Cleaning, dyeing, pressing, alterations	_____	_____	_____	_____
19. Shoe repairs	_____	_____	_____	_____
20. Materials, paid help for sewing	_____	_____	_____	_____
21. Other (specify) _____ _____	_____	_____	_____	_____
22. Total	\$ _____	\$ _____	\$ _____	\$ _____
23. Money value of clothing received as gift, pay or relief	\$ _____	\$ _____	\$ _____	\$ _____

HH(b). CLOTHING; Men and Boys over 2 Years of Age

a	b	c	d	e
Item	Family member No.	Family member No.	Family member No.	Family member No.
	Age _____	Age _____	Age _____	Age _____
	Expense	Expense	Expense	Expense
1. Hats, caps	\$ _____	\$ _____	\$ _____	\$ _____
2. Coats, raincoats, jackets, sweaters	_____	_____	_____	_____
3. Suits	_____	_____	_____	_____
4. Slacks, trousers	_____	_____	_____	_____
5. Overalls, coveralls	_____	_____	_____	_____
6. Shirts	_____	_____	_____	_____
7. Underwear	_____	_____	_____	_____
8. Nightwear, robes	_____	_____	_____	_____
9. Hose	_____	_____	_____	_____
10. Shoes	_____	_____	_____	_____
11. House slippers	_____	_____	_____	_____
12. Boots, arctics, rubbers	_____	_____	_____	_____
13. Gloves, ties, belts, suspenders, garters, handkerchiefs, jewelry, other accessories	_____	_____	_____	_____
14. Material, paid help for sewing	_____	_____	_____	_____
15. Cleaning, pressing, dyeing, alterations	_____	_____	_____	_____
16. Shoe repairs	_____	_____	_____	_____
17. Other (specify) _____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
18. Total	\$ _____	\$ _____	\$ _____	\$ _____
19. Money value of clothing received as gift, pay or relief	\$ _____	\$ _____	\$ _____	\$ _____

HH(c). CLOTHING: Child under 2

a	b	c
	Family mem- ber No. _____	Family mem- ber No. _____
	Age _____	Age _____
	Expense	Expense
1. Layette	\$ _____	\$ _____
2. Caps, hoods, bonnets	_____	_____
3. Coats, snow suits, leggings	_____	_____
4. Sweaters, sacques	_____	_____
5. Dresses, rompers, play and sun suits	_____	_____
6. Slips, gertrudes	_____	_____
7. Shirts, vests, bands, pants	_____	_____
8. Diapers	_____	_____
9. Sleeping garments, wrappers, robes, receiving blankets, etc.	_____	_____
10. Stockings, socks	_____	_____
11. Booties, shoes	_____	_____
12. Bibs, mittens, etc.	_____	_____
13. Yard goods, yarn, paid help for sewing	_____	_____
14. Total	\$ _____	\$ _____
15. Money value of clothing received as gift, pay or relief	\$ _____	\$ _____

HH(d). CLOTHING: Summary

a	b	c
Item	Total money expense	Money value received as gift, pay or relief
1. Woman or girl	\$ _____	\$ _____
2. Woman or girl	_____	_____
3. Woman or girl	_____	_____
4. Woman or girl	_____	_____
5. Man or boy	_____	_____
6. Man or boy	_____	_____
7. Man or boy	_____	_____
8. Man or boy	_____	_____
9. Child under 2	_____	_____
10. Total (1 through 9)	\$ _____	\$ _____

II. PERSONAL CARE

<u>Item</u>	<u>Expense</u>
1. Services for wife	\$ _____
2. Services for husband	_____
3. Services for other members.	_____
4. Toilet articles and preparations	_____
5. Total	\$ _____

JJ. MEDICAL CARE

<u>a</u>	<u>b</u>	<u>c</u>
<u>Item</u>	<u>Ex- pense</u>	<u>Free care</u>
1. Physician, specialist, surgeon	\$ _____	_____
2. Refraction and glasses	_____	_____
3. Dental care	_____	_____
4. Other practitioner ..	_____	_____
5. Out-patient department or clinic care	_____	_____
6. Hospital care	_____	_____
7. X-ray and laboratory.	_____	_____
8. Nurse, private or visiting	_____	_____
9. Medicines, drugs, appliances and supplies	_____	_____
10. Prepayment for medical care	_____	xxx
11. Other (specify) _____	_____	_____
12. Total	\$ _____	xxx

KK. TRANSPORTATION

<u>Item</u>	<u>Expense</u>
<u>Automobiles</u>	
1. Number of cars owned at one time during 1944	xxx
2. Number of miles driven	xxx
3. Proportion of car use for driving to and from employment ..	xxx
4. Proportion of car use for business	xxx
5. Cars purchased during 1944	
a. New or second-hand	xxx
b. Cash or installment	xxx
c. Gross price \$	xxx
d. Trade-in allowance \$	xxx
e. Net price	\$ _____
6. Tires	_____
7. Tubes	_____
8. Retreading, recapping and tire repair	_____
9. Gas and oil	_____
10. Other operating expense (licenses, repairs, replacements, service, fines, damages, insurance, tolls, garage rent, parking, accessories, and all other expenses)	_____
11. Operating expenses (sum of items 6 through 10)	_____
12. Money received from participants in a car pool	_____
13. Net automobile expense (item 5e item 11 - item 12)	_____
Travel and transportation other than by automobile	
14. Local, to work, schools, stores, etc.	_____
15. Business travel	_____
16. Other (excluding business)	_____
17. Purchase and upkeep of other vehicles	_____
18. Proportion of item 17 chargeable to transportation to and from employment	xxx
19. Proportion of item 17 chargeable to business use	xxx
20. Total, other than automobile (items 14 through 17)	_____
21. Total, all transportation (items 13 20)	\$ _____

LL. RECREATION AND READING

<u>Item</u>	<u>Expense</u>
1. Paid admissions to movies, entertainments, games, etc.	\$ _____
2. Games and sport equipment, fees, licenses; toys and play equipment; hobby equipment	_____
3. Radio, and radio-phonograph, phonograph and other musical instruments, and music	_____
4. Newspapers, magazines, books and book rentals	_____
5. Pets (purchase and care)	_____
6. Dues to social and recreational clubs	_____
7. Tobacco and smoking supplies	_____
8. Other (specify) _____	_____
9. Total	\$ _____

MM. EDUCATION

<u>Item</u>	<u>Expense</u>
1. Tuition fees, including special lessons	\$ _____
2. Books, supplies	_____
3. Other (specify) _____	_____
4. Total	\$ _____

NN. MISCELLANEOUS FAMILY EXPENSES

<u>Item</u>	<u>Expense</u>
1. Interest on debts incurred for family living	\$ _____
2. Bank service charges and legal expenses	_____
3. Health and accident insurance premiums	_____
4. Other (specify) _____	_____
5. Total	\$ _____

OO. GIFTS, COMMUNITY WELFARE, AND RELIGION

<u>Item</u>	<u>Expense</u>
1. Gifts and contributions to persons not members of economic family	\$ _____
2. Contributions to religious, civic and charitable organizations	_____
3. Total	\$ _____

PP. DIRECT TAXES

<u>Item</u>	<u>Expense</u>
1. Federal income taxes paid directly	\$ _____
2. Federal income taxes withheld	_____
3. Personal property taxes	_____
4. Other	_____
5. Total	\$ _____

QQ. OCCUPATIONAL EXPENSE

<u>Item</u>	<u>Expense</u>
1. Union dues	\$ _____
2. Tools, supplies and equipment for wage and salary workers	_____
3. Other (specify) _____	_____
4. Total	\$ _____

RR. MONEY EXPENDITURE SUMMARY

<u>Item</u>	<u>Expense</u>
1. Food (DD 22)	\$ _____
2. Housing (EE 14)	_____
3. Household operation (FF 16)	_____
4. Furnishings and equipment (GG 19)	_____
5. Clothing (HH (d) 10)	_____
6. Personal care (II 5)	_____
7. Medical care (JJ 12)	_____
8. Transportation (KK 21)	_____
9. Recreation and reading (LL 9)	_____
10. Education (MM 4)	_____
11. Miscellaneous family expense (NN 5)	_____
12. Gifts and welfare (OO 3)	_____
13. Direct taxes (PP 5)	_____
14. Occupational expense (QQ 4)	_____
15. Total (items 1 through 14)	\$ _____

SS. BALANCE OF RECEIPTS AND DISBURSEMENTS

<u>Item</u>	<u>Amount</u>
1. Total money income (BB 9)	\$ _____
2. Inheritance and gifts (CC 25)	_____
3. Negative change (CC 24, if negative)	_____
4. Total money receipts (sum of items 1, 2, 3)	_____
5. Total money expenditures (RR 15)	_____
6. Retirement deductions: Old-Age and Survivors' Insurance (AA 10, Col. j)	_____
7. Positive change (CC 24, if positive)	_____
8. Total money disbursements (sum of items 5, 6, 7)	\$ _____
9. Balancing difference (4 minus 8)	_____
10. Difference as percent of 4 or 8	_____





